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ON NETFLIX

HELPED ATTRACT 19 MILLION  
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TIKTOK

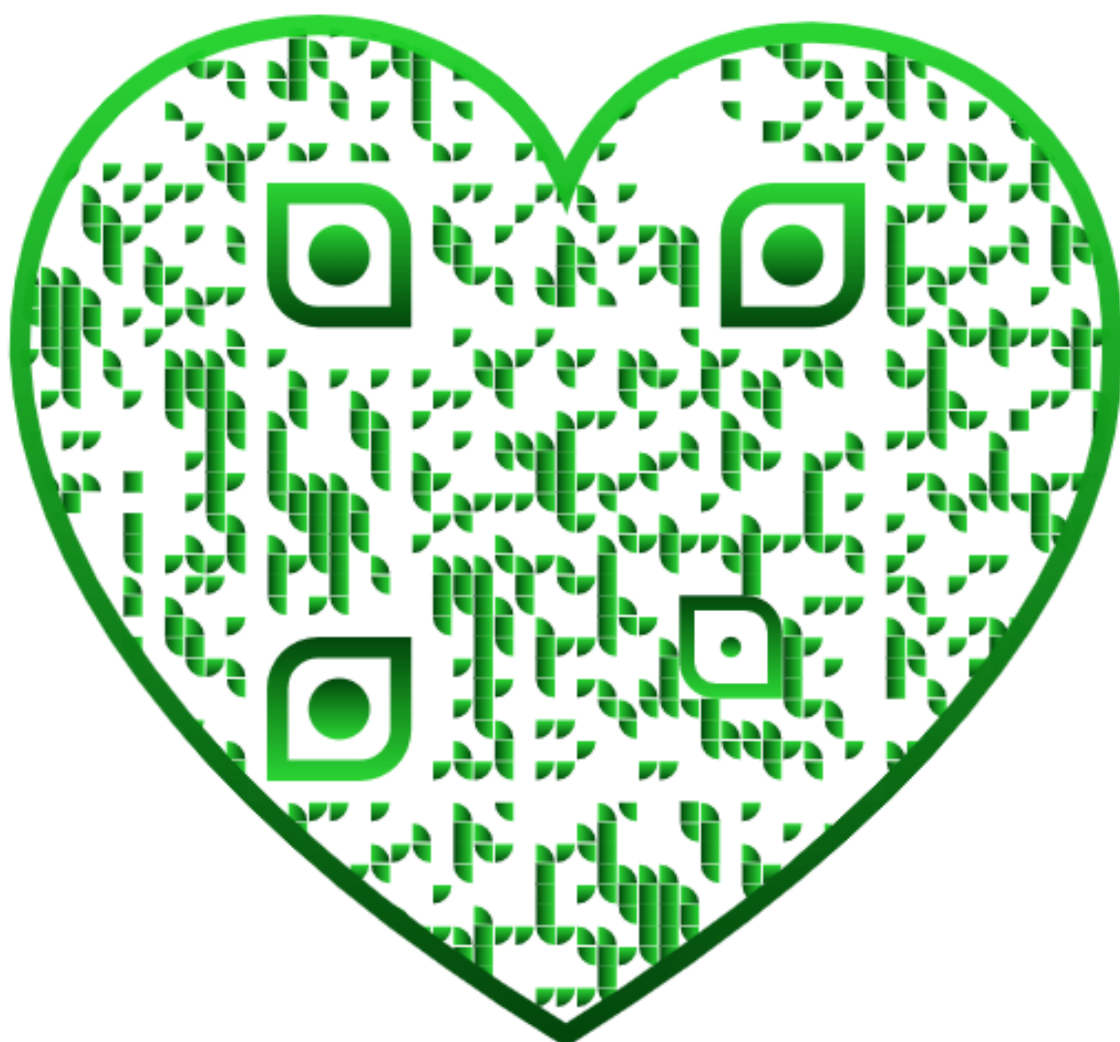
NATIONAL  
SECURITY

HOW IT GREW FROM A FUN APP FOR  
TEENS INTO A POTENTIAL THREAT



# Evolution

SHAPING THE NEXT WAVE OF APPLE TECHNOLOGY IN 2025





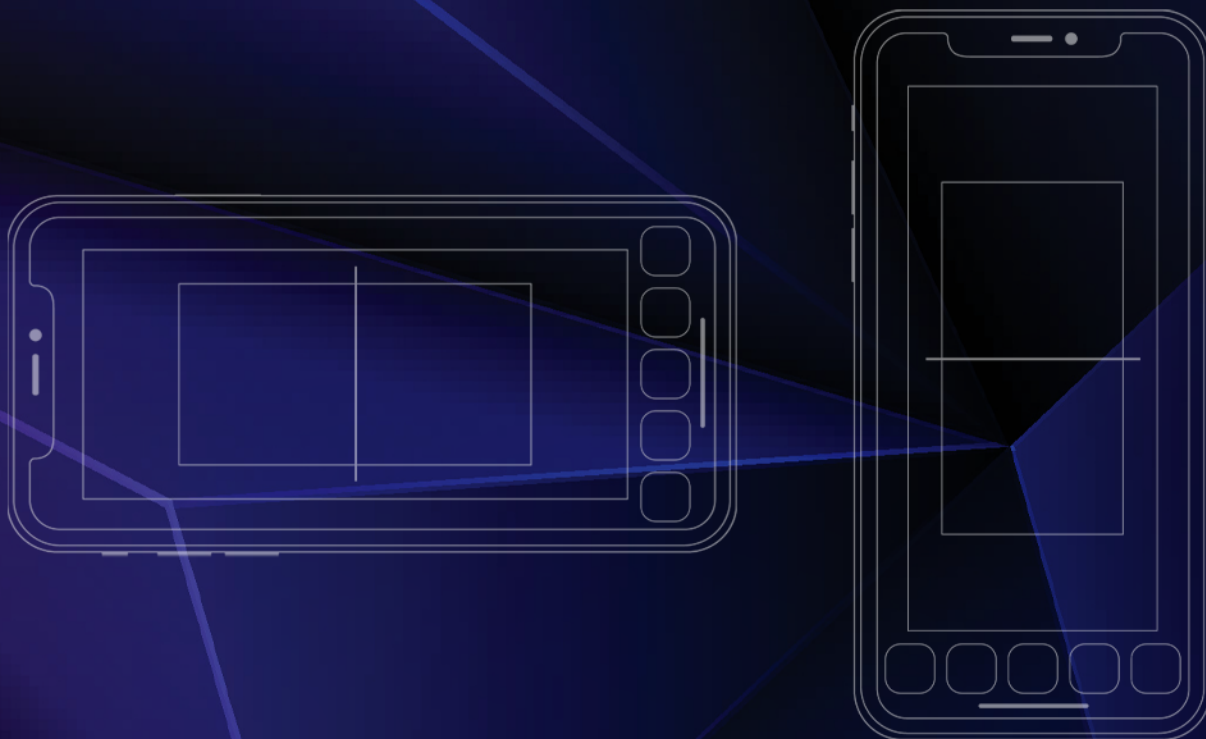




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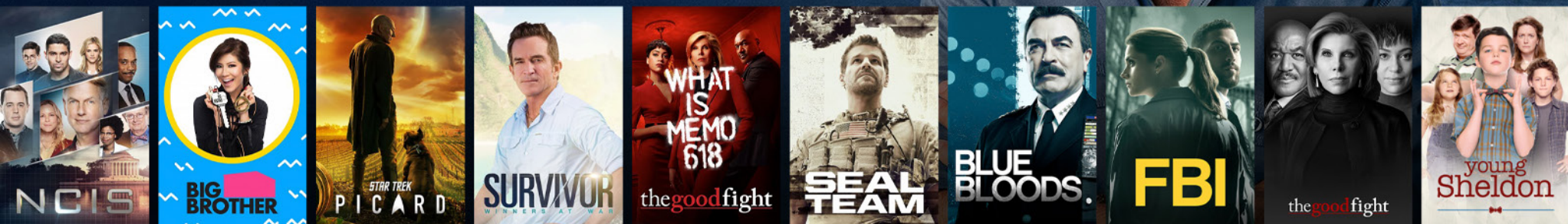
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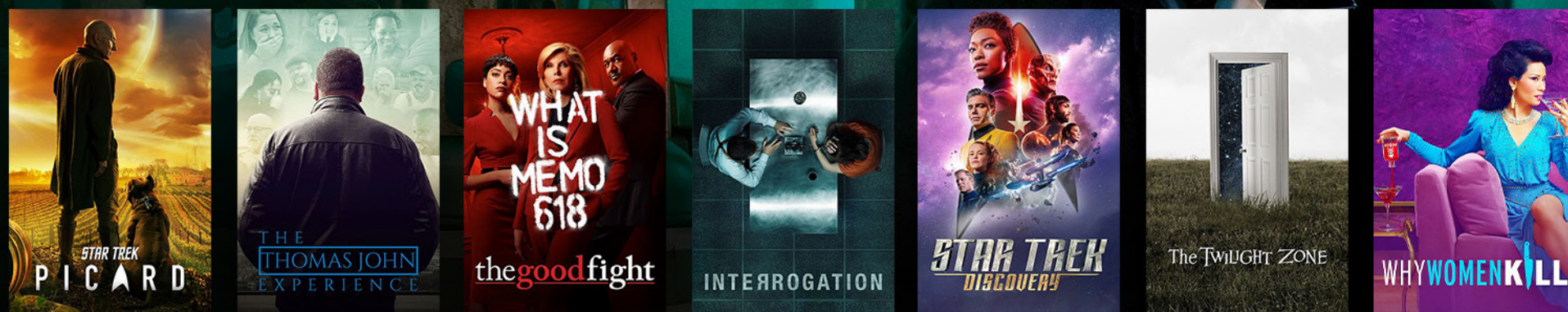
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FRIDAY NOVEMBER 15



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# NETFLIX'S BET ON LIVE EVENTS HELPED REEL IN 19 MILLION MORE SUBSCRIBERS IN HOLIDAY-SEASON QUARTER

LIVE  
ON  
NETFLIX

JAKE  
PAUL VS TYSON  
KATIE  
TAYLOR VS  
AMANDA  
SERRANO

NOVEMBER 15 8 PM ET | 5 PM PT

AT&T STADIUM | ARLINGTON, TX





Netflix added nearly 19 million subscribers during the holiday-season quarter to help propel its earnings beyond analysts' projections, capping the video streaming service's best year yet in a sign that its expansion into live programming is paying off.

The numbers released this week covered a October-December period highlighted by Netflix's streaming of a widely watched fight between YouTube sensation Jake Paul and former heavyweight boxing champion Mike Tyson in addition to two National Football League games on Christmas Day. Those marquee events helped Netflix to easily surpass the 13 million subscribers that picked up in the same quarter during 2023.

Although Netflix's interest in live programming is primarily tied to its efforts to sell more commercials, it also appears to be giving current subscribers another reason to stick with the service while also reeling in more viewers to pay for the service. Netflix ended last year with more than 300 million worldwide subscribers, an increase of 41 million from 2023. That eclipsed its previous best year of growth during 2020 when its service added more 36.6 million subscribers amid pandemic lockdowns that kept people corralled at home and desperate for entertainment.

Forrester Research analyst Mike Proulx thinks live programming is quickly becoming Netflix's "secret ingredient" that is helping to widen its lead over its streaming rivals. "With more choice in programming than ever before, streaming services need to differentiate," Proulx said. "FOMO (fear of



**NETFLIX**



missing out) is a powerful tool in piquing interest and creating stickiness.”

The October-December breakdown marked the last time Netflix plans to provide a quarterly count on its total subscribers as management tries to get investors to intensify their focus on the Los Gatos, California company’s financial performance.

And those figures were robust in the most recent quarter, with Netflix earning \$1.9 billion, or \$4.27 per share, nearly doubling from the same time in 2023. Revenue climbed 16% from the same 2023 period to \$10.2 billion.

To juice its finances even more this year, Netflix announced in its shareholder letter that it will be raising its prices in the U.S., Canada, Portugal and Argentina in the upcoming weeks. Netflix didn’t spell out its new prices in those markets, but the company increases the costs of its plans in increments of a \$1 to \$2 per month.

Signaling that Netflix is confident the price increases won’t trigger a backlash resulting in mass cancellations, Netflix slightly raised its revenue outlook for this year to a mid-range of \$44 billion, which would translate into a roughly 13% increase from last year.

“When you’re going to ask for a price increase, you better make sure you have the goods and the engagement to back it up,” Netflix co-CEO Ted Sarandos said during a conference call with analysts.

Netflix’s shares surged by 14% in extended trading after the report came out. If the shares behave similarly in the next days, it will mark a new high for the stock. The shares soared by 83% last year to create nearly \$200 billion





# VS MIKE T

**AMANDA**  
**VS** **SER**

## STADIUM

**8 PM ET**







Netflix





in additional shareholder wealth as Netflix continued to extend its lead over the rest of the video streaming pack.

Besides asking subscribers to pay more, Netflix is trying to sell more advertising as part of an initiative that began in late 2022 with the introduction of a low-priced version of its service that included periodic commercial interruptions for the first time. The commercials are shown to all subscribers during live programming, one of the reasons Netflix is focusing more on the segment, leading to high-priced deals with the NFL, World Wrestling Entertainment and the Women's World Cup. Netflix co-CEO Greg Peters told investors during the conference call that the ad-supported service accounted for more than half of Netflix's new subscribers during the last quarter,

Netflix's advertising evolution has "transitioned from crawl to walk" Peters said.

Netflix still isn't revealing how much advertising revenue that it's bringing in, with management saying the amount will remain relatively small for at least another year or two.

But Netflix's main drawing card remains scripted TV series and movies – an entertainment pipeline that this year will include new seasons of popular shows such as "Stranger Things," "Squid Games," and "You." Netflix plans to increase its programming budget to \$18 billion this year, an increase of about \$1 billion, to keep its video pantry well stocked.



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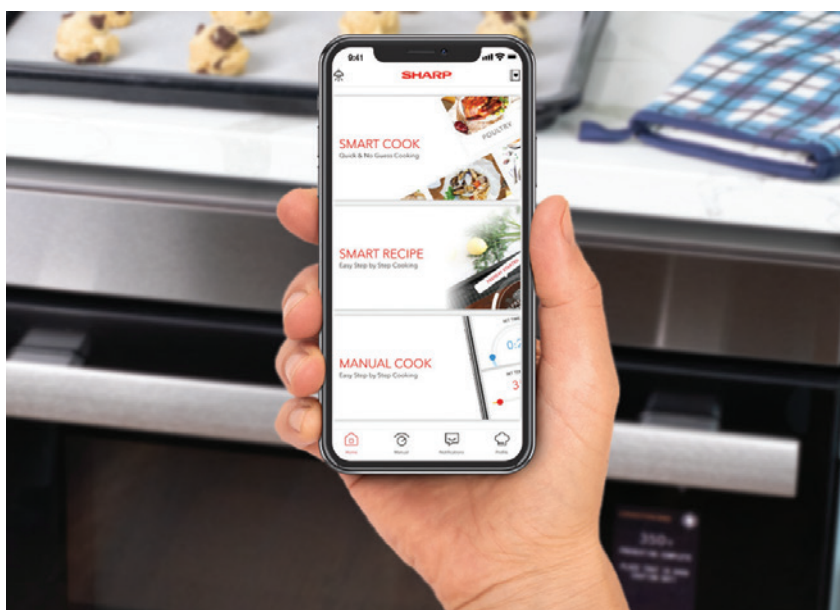
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**TESLA RECEIVES MORE  
THAN 100K MODEL Y  
JUNIPER ORDERS IN LESS  
THAN 2 WEEKS, STARTS  
PRODUCTION AT GIGA  
BERLIN AFTER SHANGHAI**









Tesla (TSLA) has received over 100,000 orders for the new design-refreshed 2025 Tesla Model Y Juniper in just two weeks following its launch in key markets like China, Asia, Australia, and New Zealand. This overwhelming demand showcases Tesla's strong foothold in the global EV market and the immense popularity of its latest Model Y update.

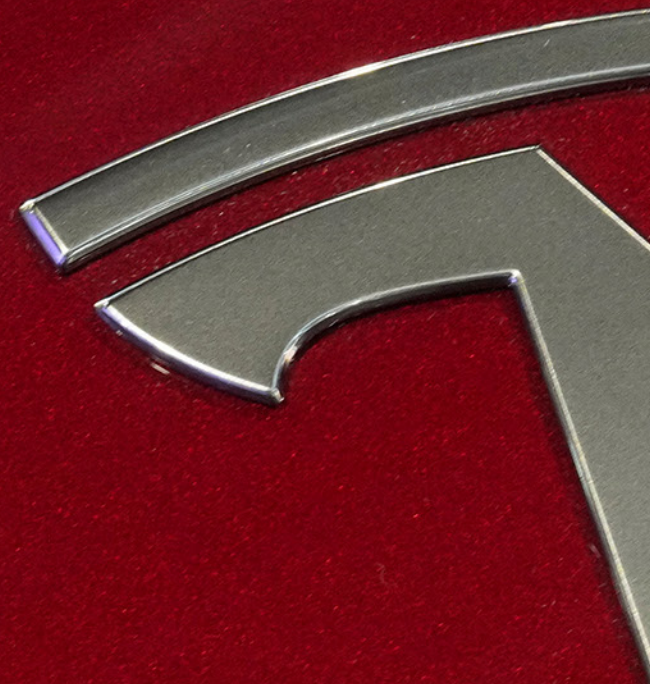
## **STRONG DEMAND DESPITE MIXED INITIAL REACTIONS**

Initial reactions to the redesigned Tesla Model Y Juniper were mixed, particularly in North America, where Tesla fans expressed reservations about its appearance. Many noted similarities to the futuristic and angular design of Tesla's upcoming Cybercab robotaxi, which some perceived as a departure from the more traditional styling of the earlier Model Y. However, the reception in China and other international markets has been overwhelmingly positive, with buyers rushing to place orders.

China, which has emerged as Tesla's largest and most critical market, appears to have embraced the Model Y Juniper's modernized look. This strong consumer response demonstrates Tesla's ability to tailor its designs to regional preferences, a factor that may be driving its success in markets beyond North America.

## **PRODUCTION RAMPS UP AT GIGA BERLIN AND GIGA SHANGHAI**

Tesla wasted no time scaling production to meet the surging demand. Following the initial production run at Giga Shanghai, Tesla began manufacturing the Model Y Juniper at its German















facility, Giga Berlin. This strategic move ensures that Tesla can meet regional demand in Europe while minimizing production bottlenecks.

Giga Berlin, which has played a crucial role in Tesla's European operations, is expected to significantly boost the delivery timeline for the Model Y Juniper. Tesla's ability to rapidly scale production across multiple gigafactories demonstrates the operational efficiency of its global supply chain.

As of now, Tesla has already started shipping the new Model Y Juniper to showrooms and stores across China. Customers in the region have reported sightings of the updated electric SUVs on car carrier trailers and even parked in dealership lots. Deliveries are expected to begin soon, further cementing the Model Y Juniper as a major player in Tesla's EV lineup for 2025.

## **A CLOSER LOOK AT THE MODEL Y JUNIPER'S DESIGN REFRESH**

The 2025 Model Y Juniper represents a significant design evolution for Tesla's best-selling electric SUV. Tesla's updated design language, first introduced with the Cybertruck and Cybercab, heavily influenced the Model Y Juniper's exterior. This refresh includes a sleeker front fascia, updated headlight and taillight designs, and a more aerodynamic profile.

One of the standout features of the new Model Y Juniper is its color palette. Tesla has introduced a brand-new "Glacier Blue" color option, which has already gained traction among buyers. Videos and photos circulating on social media platforms, including Reddit and X (formerly Twitter), have showcased the Glacier Blue finish in real-life



settings, where it has received praise for its striking appearance.

In addition to Glacier Blue, Tesla continues to offer its iconic Pearl White Multi-Coat, which remains a favorite among buyers. Many enthusiasts have commented that the real-life images of the Model Y Juniper, particularly in these new colors, look far more appealing than the official press photos released at the time of launch.

## **TESLA'S STRATEGY IN THE CHINESE MARKET**

Tesla's success in the Chinese market is no coincidence. The automaker has made concerted efforts to cater to the preferences of Chinese consumers, both in terms of design and technology. The Model Y Juniper's modernized styling appears to resonate particularly well with Chinese buyers, who tend to favor futuristic and bold designs.

Moreover, Tesla has focused on competitive pricing in the region. In recent months, the automaker has implemented price cuts across its lineup in China, making its EVs more accessible to a broader audience. Combined with government incentives for electric vehicles, these pricing strategies have helped Tesla maintain a dominant market position.

Reports from local Tesla observers suggest that customer deliveries of the Model Y Juniper in China are imminent. Once deliveries begin, Tesla is expected to release detailed sales figures, which could further highlight the success of the refreshed Model Y.









## **TESLA MODEL Y JUNIPER VS. COMPETITORS**

The Model Y Juniper's arrival adds pressure on competitors in the EV space, particularly in China, where Tesla faces strong competition from local brands like BYD, NIO, and Xpeng. These companies have been aggressively launching new EVs to capture market share, but Tesla's combination of brand recognition, cutting-edge technology, and competitive pricing gives it a significant edge.

In the premium EV SUV segment, the Model Y Juniper's main competitors include the BYD Tang EV and the NIO ES6. However, Tesla's superior Supercharger network, Autopilot software, and streamlined production processes make the Model Y a tough contender to beat.

Globally, the Model Y Juniper will compete with upcoming models from legacy automakers such as Volkswagen, BMW, and Mercedes-Benz. These traditional carmakers are investing heavily in their EV lineups, but Tesla's early-mover advantage and focus on constant innovation continue to give it an edge.

## **TESLA'S ROLE IN SHAPING THE FUTURE OF EVS**

The rapid success of the Model Y Juniper underscores Tesla's ability to capture consumer interest and adapt to changing market trends. By combining cutting-edge design with practical features, Tesla has created a product that appeals to a wide range of buyers, from tech enthusiasts to environmentally conscious consumers.

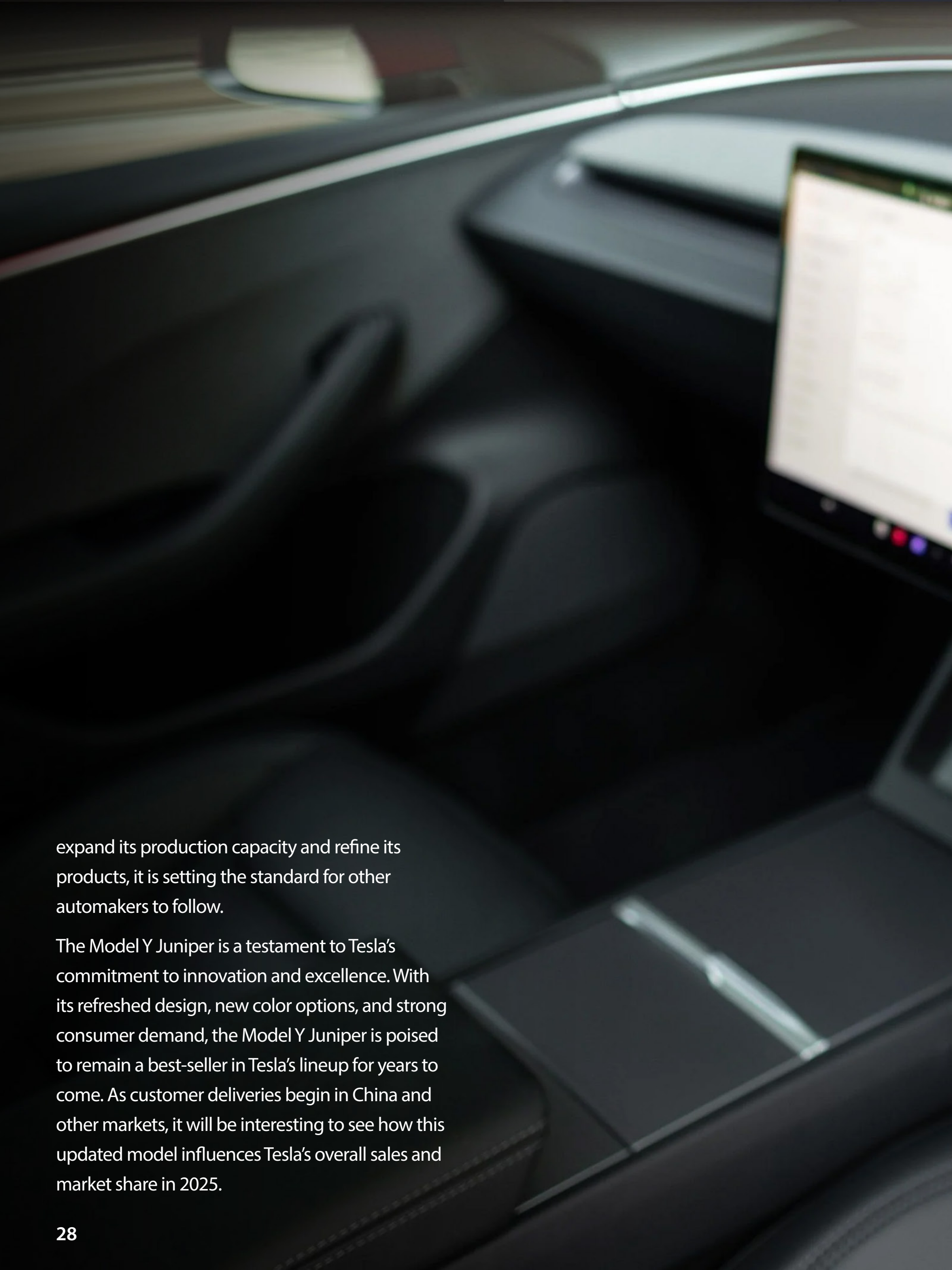
Tesla's dominance in the global EV market has also helped accelerate the transition to sustainable transportation. As the company continues to











expand its production capacity and refine its products, it is setting the standard for other automakers to follow.

The Model Y Juniper is a testament to Tesla's commitment to innovation and excellence. With its refreshed design, new color options, and strong consumer demand, the Model Y Juniper is poised to remain a best-seller in Tesla's lineup for years to come. As customer deliveries begin in China and other markets, it will be interesting to see how this updated model influences Tesla's overall sales and market share in 2025.







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# AI EXPERIMENT IN HALFPIPE JUDGING AT X GAMES WILL GIVE SNOWBOARDERS A GLIMPSE INTO THE FUTURE

The X Games will experiment judging halfpipe runs this week in Aspen using artificial intelligence, the cutting-edge technology that could someday play a role in the way subjectively judged sports are scored.

Long a trendsetter in action sports, the X Games and its new CEO, freestyle skiing great Jeremy Bloom, teamed with Google founder Sergey Brin to build the technology.

Using Google Cloud tools including Vertex AI, Bloom thinks this experiment has potential to change the game on halfpipes, then maybe on







slopestyle courses, skating rinks and anywhere a judge is used to score a contest.

“Part of subjective sports, we see it all over the place, is that even at their best, humans can get it wrong,” said Bloom, who was a freestyle skier at two Olympics while also playing college football at Colorado. “Sometimes getting it wrong has huge implications. What if we could give judges superpowers and they could see things they couldn’t see with the human eye, and this technology could help inform them?”

The specter of a judging mistake lingers over every high-stakes contest, and even with its more laid-back vibe, snowboarding, which is now a fixture in the Olympic program, is no exception.

At the last Winter Games in Beijing, the sport narrowly avoided a potential scandal in the men’s halfpipe final. Japan’s Ayumu Hirano landed the most difficult trick in the sport — a triple cork — as part of a strong, top-to-bottom run, but was ranked behind another rider who didn’t do the trick after two rounds.

Snowboarding experts were aghast on social media. Had Hirano not pulled off the trick again on his third round, his score from Round 2 wouldn’t have been enough for the gold medal he eventually won.

In another episode, Canadian slopestyler Max Parrot acknowledged not grabbing his board on a run that earned him a gold medal, a key element that judges missed but that could be picked up on close review of the video.

The AI at the X Games this week won’t have any impact on the official scoring, but will be a gauge of what’s possible in the future. Bloom















said thousands of hours of halfpipe footage, along with the judging criteria, have been loaded into a system that will be shown on the TV telecast and be made available to the live judges.

The AI will be programmed to watch halfpipe practice and predict the top three finishers. Then its powers will be used to judge and commentate on three different riders as they go down the halfpipe.

"It's early days, but the technology sort of blows your mind," Bloom said. "It's the power of what it can do when you give it clear direction. It's pretty amazing what this thing can do."

In snowboarding, judges look at elements like the height of the jumps, the difficulty of the tricks and how well they're executed. They ultimately deliver scores on a 100-point scale based on how runs stack up against each other.

It's a nuance unlike figure skating or gymnastics, where individual tricks have specific point values. Bloom says all that is being taken into account as they work through the experiment.

He does not envision a future with no human judges.

"I don't think this replaces the judges," Bloom said, "but I think it gives them power to ensure objectivity."



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**TRUMP TO  
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NEWLY FORMED  
PARTNERSHIP  
INVESTING  
\$500B IN AI**







President Donald Trump is announcing investments worth up to \$500 billion for infrastructure tied to artificial intelligence by a new partnership formed by OpenAI, Oracle and SoftBank.

The new entity, Stargate, will start building out projects needed for the further development of the fast-evolving AI in Texas, according to the White House.

Joining Trump for the announcement fresh off his inauguration will be Masayoshi Son of SoftBank, Sam Altman of OpenAI and Larry Ellison of Oracle. Son, a billionaire based in Japan, already committed in December to invest \$100 billion in U.S. projects over the next four years. The head of SoftBank previously committed to \$50 billion in new investments ahead of Trump's first term, which included a large stake in the troubled office-sharing company WeWork.

While Trump has seized on similar announcements to show that his presidency is boosting the economy, there were already expectations of a massive buildout in data centers and electricity plants needed for the development of AI, which holds the promise of increasing productivity by automating work but also the risk of displacing jobs if poorly implemented.

Last October, the financial company Blackstone estimated that the U.S. would see \$1 trillion invested in data centers over five years, with another \$1 trillion being committed internationally.

Those estimates for investments suggest that much of the new capital will go through









Stargate as OpenAI has established itself as a sector leader with the 2022 launch of its ChaptGPT, a chatbot that captivated the public imagination with its ability to answer complex questions and perform basic business tasks.

The White House has put an emphasis on making it easier to build out new electricity generation in anticipation of AI's expansion, knowing that the United States is in a competitive race against China to develop a technology increasingly being adopted by businesses.

Still, the regulatory outlook for AI remains somewhat uncertain as Trump on Monday overturned the 2023 order signed by then-President Joe Biden to create safety standards and watermarking of AI-generated content, among other goals, in hopes of putting guardrails on the technology's possible risks to national security and economic well-being.

CBS News first reported that Trump would be announcing the AI investment.

Trump supporter Elon Musk, worth more than \$400 billion, was an early investor in OpenAI but has since challenged its move to for-profit status and has started his own AI company, xAI. Musk is also in charge of the "Department of Government Efficiency" created formally on Monday by Trump with the goal of reducing government spending.

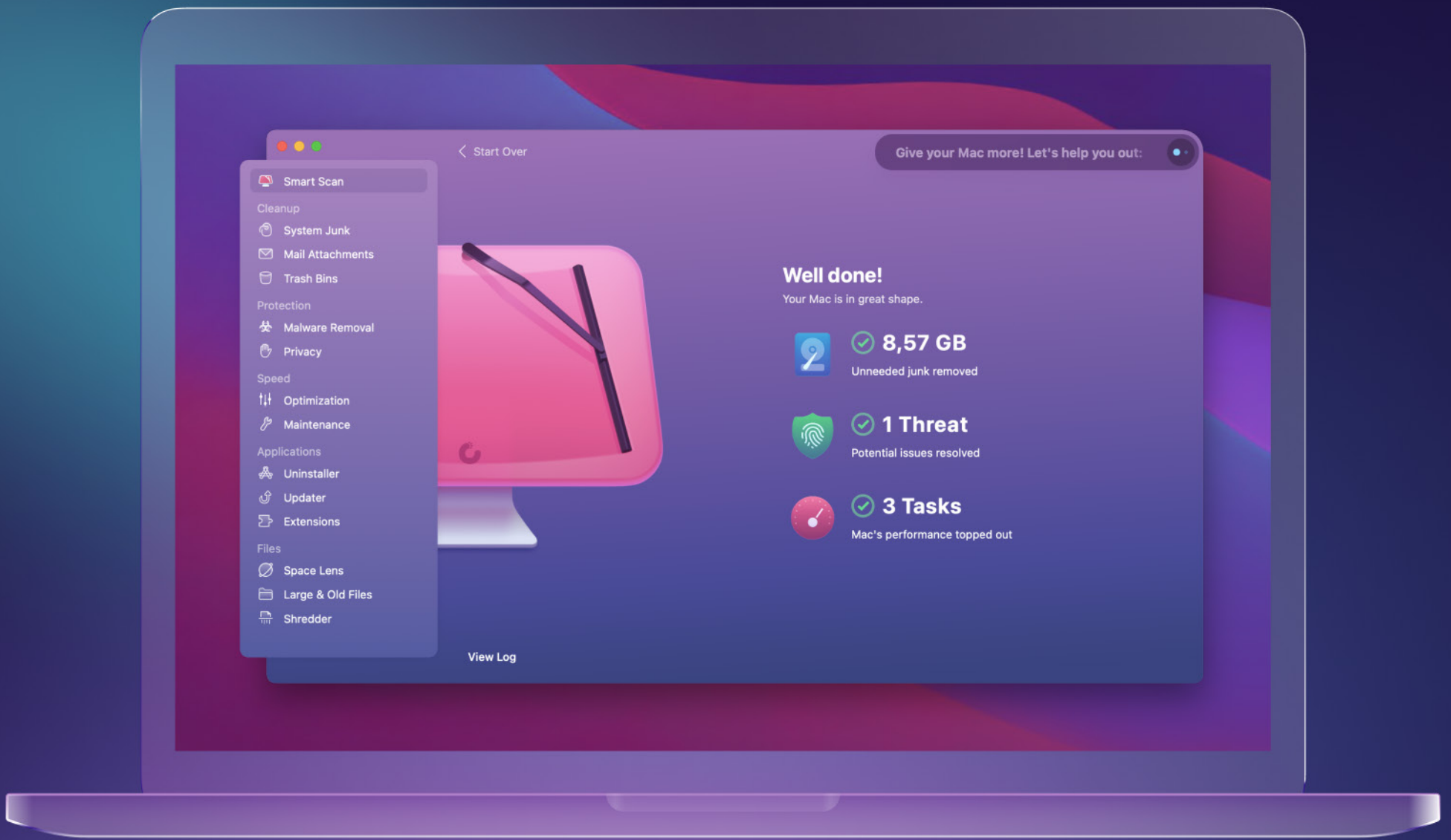
Trump previously in January announced a \$20 billion investment by DAMAC Properties in the United Arab Emirates to build data centers tied to AI.











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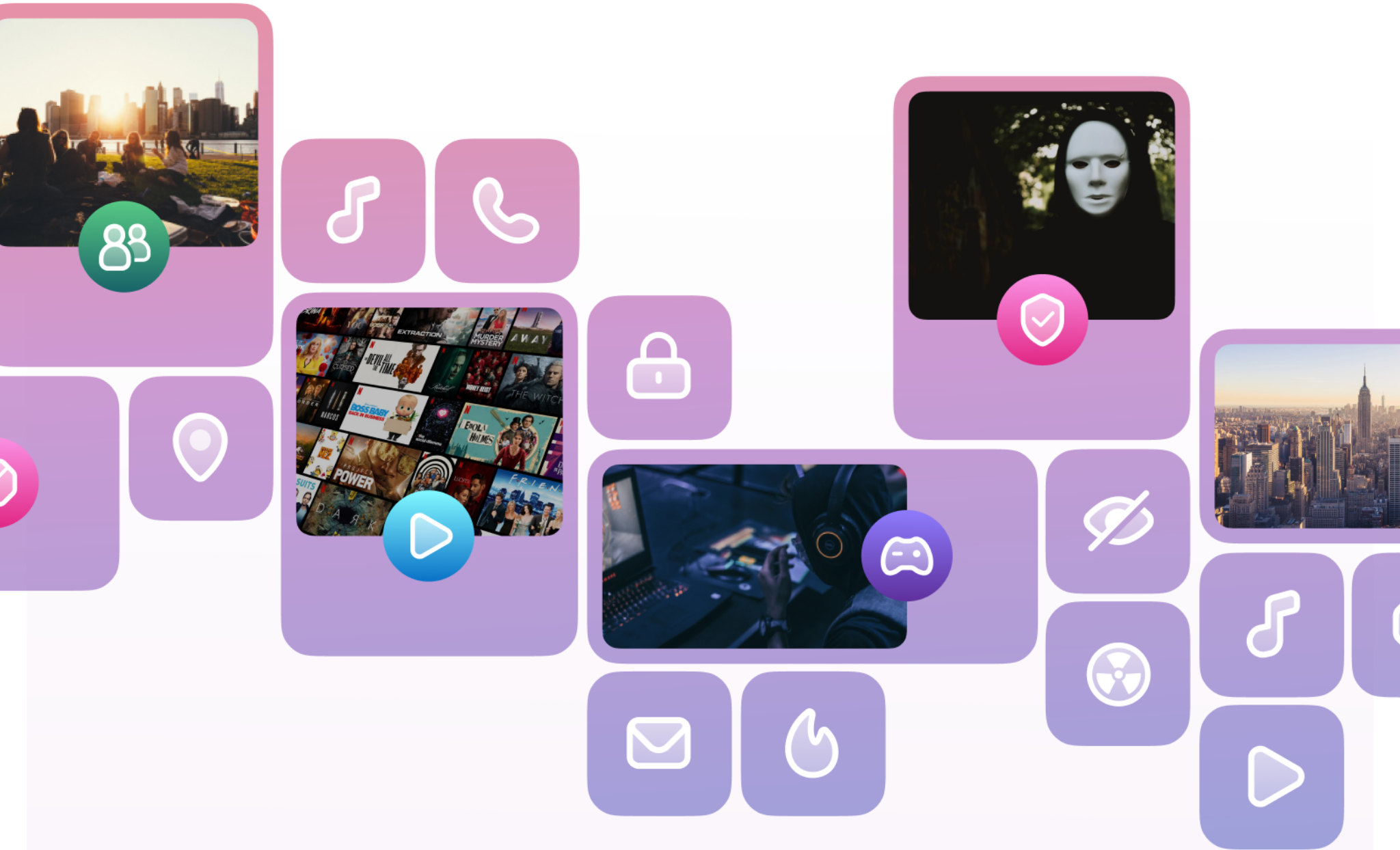
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# Evolution

SHAPING THE NEXT WAVE OF  
APPLE TECHNOLOGY IN 2025









Apple faces a pivotal year in 2025, balancing innovation with market pressures. Efforts in mixed reality, Apple's generative AI project, the company's 2030 carbon-neutral pledge, and growth in its services division with platforms like TV+ will all play a role in elevating the firm.



## MIXED REALITY AMBITIONS

Apple is making significant strides in mixed reality, aiming to solidify its leadership in the burgeoning AR/VR market. Following the **2023 launch of the Vision Pro, a \$3,499 premium** headset that received mixed reviews, the company is reportedly developing a more affordable version of the device. **Rumoured to be called the “Vision Pro Lite,”** this new model is expected to launch in late 2025 or 2026, targeting mainstream consumers who found the original Vision Pro’s price point prohibitive. By introducing a lower-cost option, Apple hopes to broaden the accessibility of mixed reality technology and increase adoption among a wider audience.

To strengthen its mixed reality ecosystem, Apple is working closely with developers to create compelling apps and experiences tailored to its devices. This strategy addresses **criticism of Vision Pro’s limited use cases** and aligns with Apple’s historical success in leveraging third-party software to enhance its hardware appeal. If successful, the Vision Pro Lite could **challenge Meta’s dominance with its Quest devices,** positioning Apple as a major player in the AR/VR space. With rumors backed by reports from Bloomberg’s Mark Gurman, Apple’s ambitious plans signal a long-term commitment to shaping the future of immersive technology.











Team Stats

Player Stats



10

Q1 9:45

10



50.0%  
4/8

Field Goals

50.0%  
4/8

50.0%  
2/4

3-Pointers

50.0%  
2/4

50.0%  
2/4

Free Throws

50.0%  
2/4

4

Rebounds

4

3

Assists

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1

Steals

1

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LIVE

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|        |         |               |          |
|--------|---------|---------------|----------|
| Height | 6'2"    | Country       | USA      |
| Age    | 34      | Draft Yr      | 2009     |
| Weight | 185 lbs | Last Attended | Davidson |

**6**

PTS

**1**

REB

**2**

AST

**2/2**

FG

**+4**

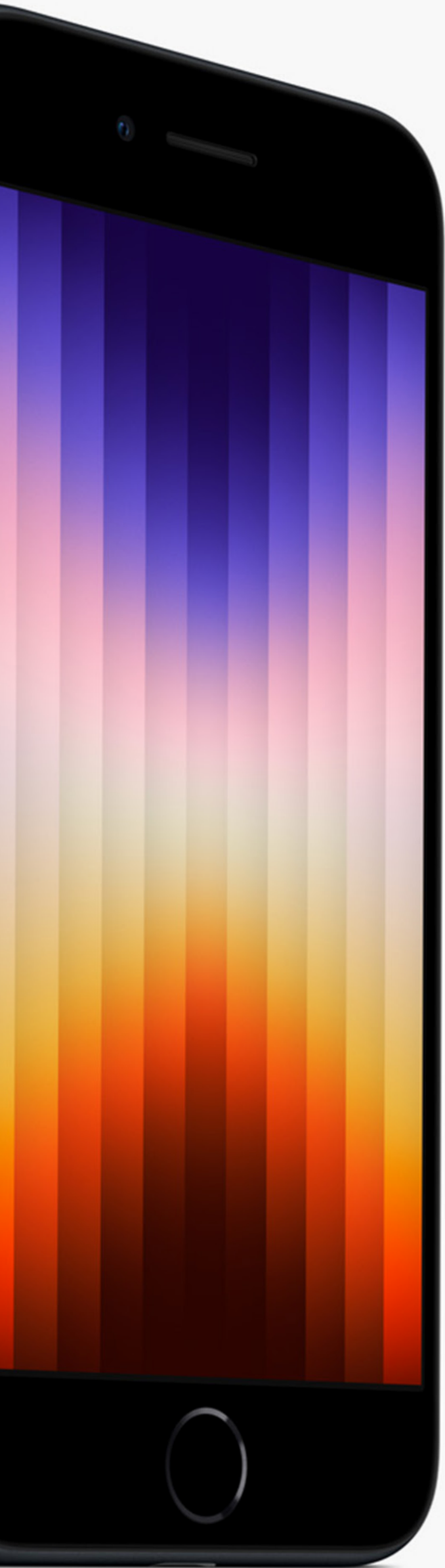
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|             |     |
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| Minutes     | 3   |
| Points      | 6   |
| Rebounds    | 1   |
| Assists     | 2   |
| Steals      | 0   |
| Blocks      | 1   |
| +/-         | +4  |
| Field Goals | 2/2 |
| 3 Pointers  | 2/2 |
| Free Throws | 0-0 |









## AN AFFORDABLE POWERHOUSE: THE IPHONE SE

Apple is set to **refresh its entry-level iPhone SE lineup in 2025** introducing the fourth-generation model with a range of significant upgrades. According to reports, the new iPhone SE will feature Apple's A16 Bionic chip, 5G connectivity, and a USB-C charging port, aligning with the EU's mandate for standardized charging solutions. The design is expected to mirror the iPhone 14, shifting away from the outdated iPhone 8 design that has characterized previous SE models. This blend of modern aesthetics and robust performance could make the iPhone SE 4 a standout option for budget-conscious consumers. The **iPhone SE has long served as Apple's gateway product**, offering premium features at a more accessible price point. By integrating USB-C, Apple continues its transition to a universal charging standard, further unifying its product ecosystem.

Additionally, the inclusion of 5G and the A16 Bionic chip ensures that users can enjoy a high-performance device without the premium price tag of flagship models. These upgrades are likely to appeal to users prioritizing affordability without compromising on functionality while also cementing Apple's reputation for delivering cutting-edge technology across its entire lineup. Reports from Ming-Chi Kuo and MacRumors highlight this launch as a strategic move to **strengthen Apple's presence in the mid-range smartphone market.**















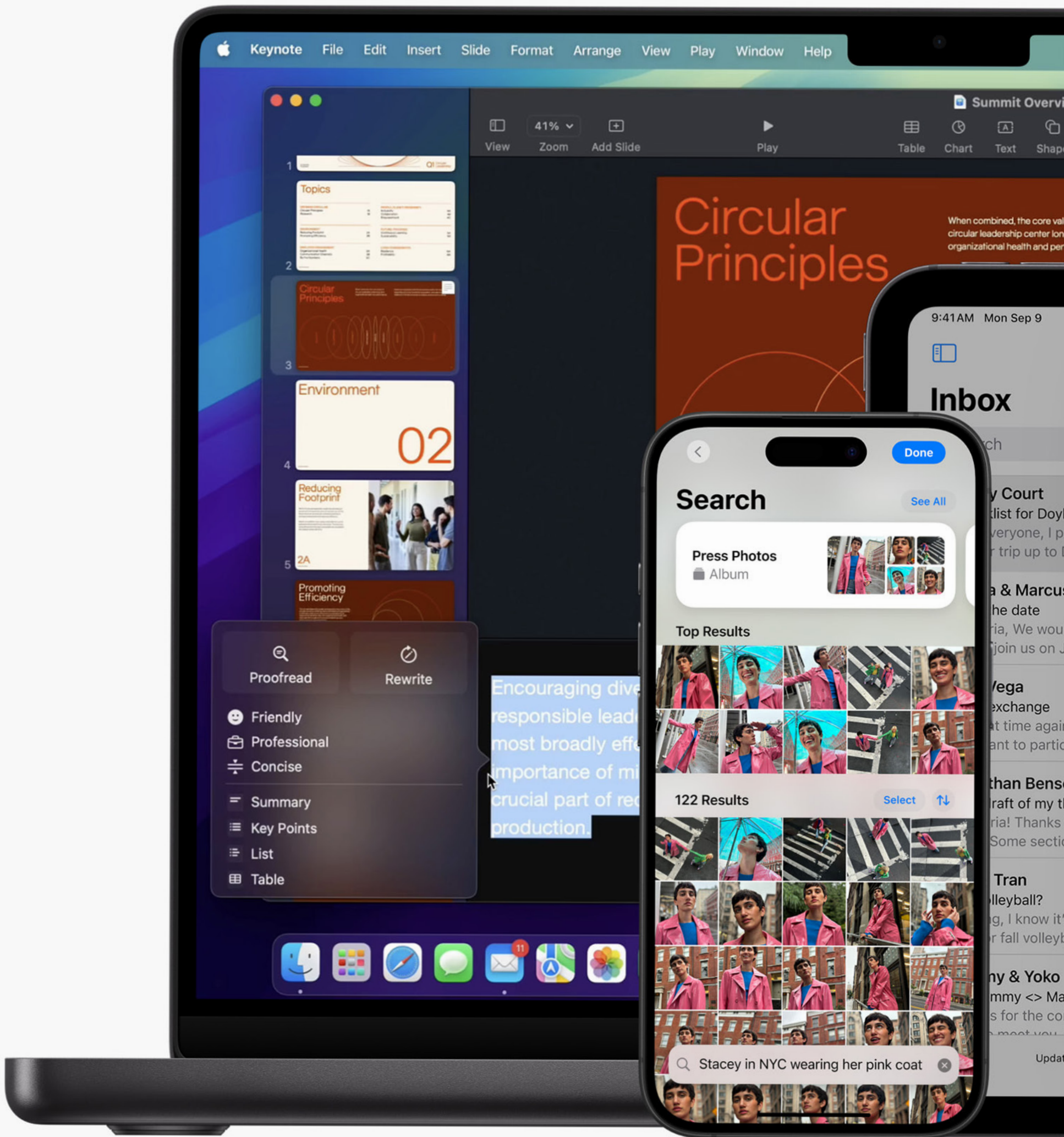


## APPLE INTELLIGENCE

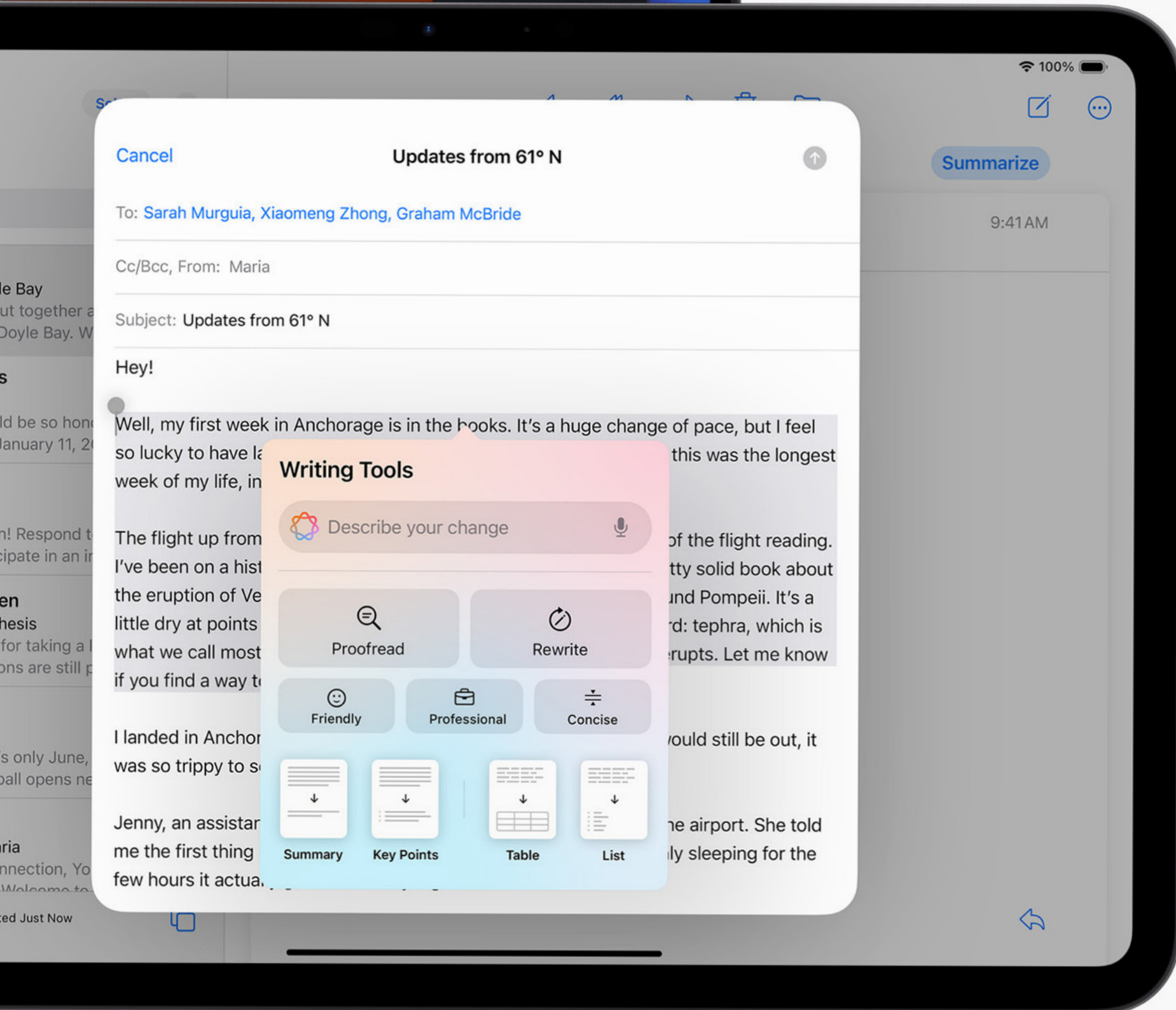
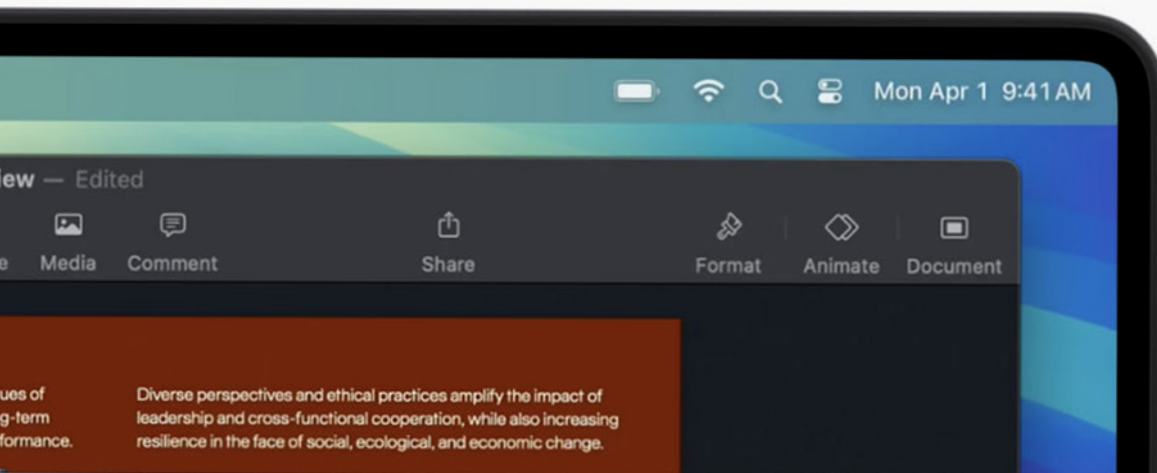
Apple is reportedly developing a generative AI platform **called “Apple GPT”** aimed at competing with established players like OpenAI’s ChatGPT and Google’s Bard. This new AI system is expected to be unveiled at WWDC 2025, with plans to integrate it across key Apple applications such as Siri, iMessage, and other core services. By leveraging generative AI, Apple seeks to enhance user experiences by making Siri more conversational and personalized. This is a much-needed improvement for an assistant that has lagged behind its rivals in recent years.

Recent hiring trends and AI-related job postings at Apple suggest that the company is heavily investing in this area, signaling its intent to close the gap in AI innovation. The integration of “Apple GPT” into Apple’s ecosystem could revolutionize productivity features in iOS and macOS, offering users more innovative app interactions and tailored recommendations. If successful, this development could position Apple as a leader in AI-driven user experiences while addressing the growing demand for more intuitive and versatile digital assistants. With insights from Bloomberg’s Mark Gurman and Apple’s hiring data, this ambitious endeavor underscores the company’s commitment to advancing its AI capabilities.















## SUSTAINABILITY

Apple remains at the forefront of environmental responsibility, reaffirming its pledge to achieve carbon neutrality across its entire supply chain and product life cycle by 2030. Recent initiatives underscore the company's commitment to reducing its environmental footprint, including **introducing "repair-friendly" programs iPhones** and Macs and increasing reliance on recycled materials in its devices. By integrating these practices, Apple not only advances its green agenda but also ensures its products align with the values of eco-conscious consumers.

Central to Apple's sustainability efforts is the use of cutting-edge materials like carbon-free aluminum and the reduction of packaging waste, setting benchmarks for the tech industry. These initiatives resonate with environmentally aware investors and consumers alike, solidifying Apple's position as a leader in corporate sustainability. The company's latest Environmental Progress Report highlights its commitment to creating innovative solutions that benefit both the planet and its brand reputation. As the **deadline for its 2030 goals** approaches, Apple's proactive measures continue to drive meaningful change while reinforcing its influence in the global push towards a greener future.











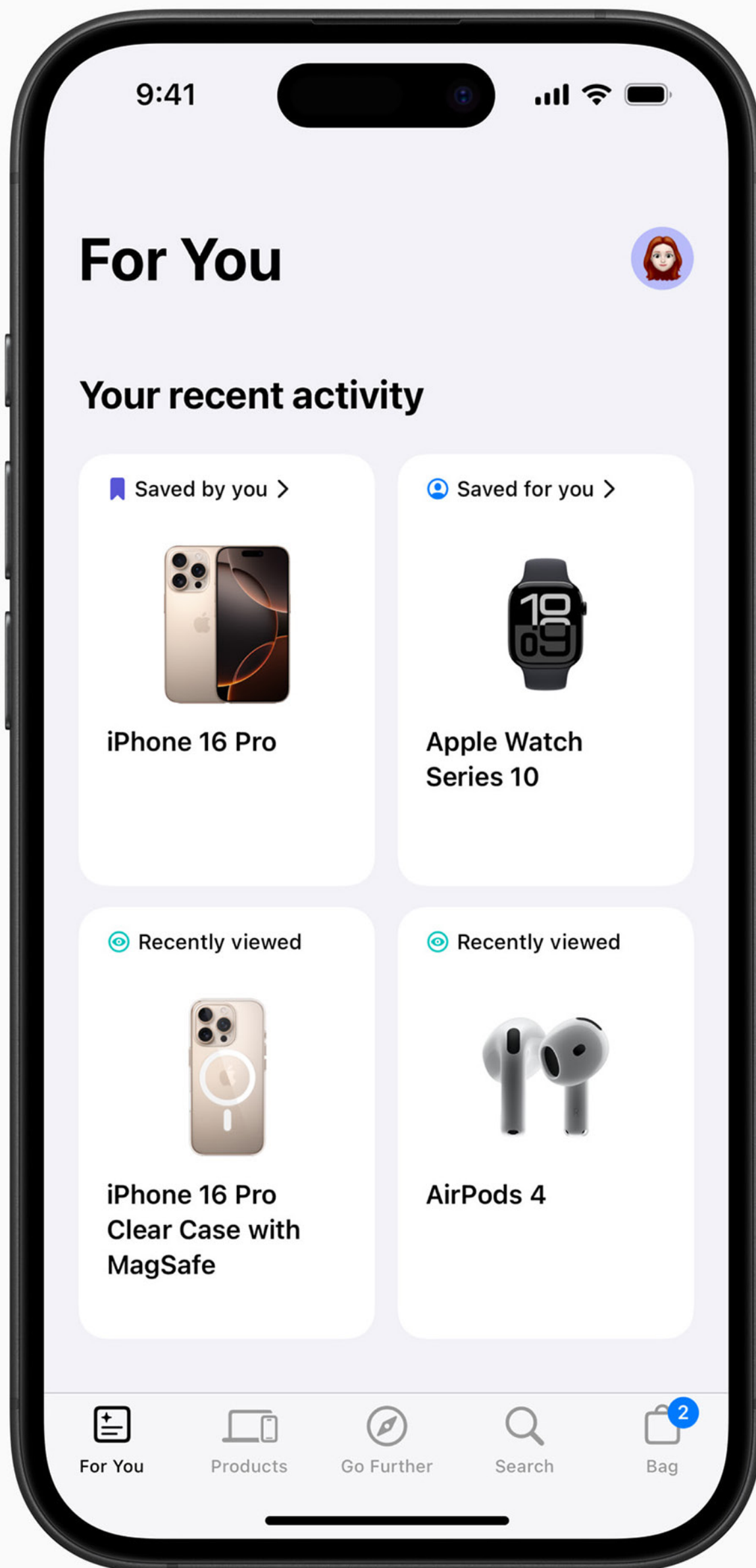
## FINANCIAL RESULTS

Services such as the App Store, Apple Music, and iCloud have become pivotal to Apple's revenue growth, providing a consistent income stream even as hardware sales fluctuate. The company's investment in subscription-based offerings continues to pay off, solidifying its position as a leader in the digital services market. Additionally, recent **supply chain improvements in India and Vietnam** have addressed earlier production challenges, ensuring a steady supply of iPhones and contributing to increased sales during the holiday season.

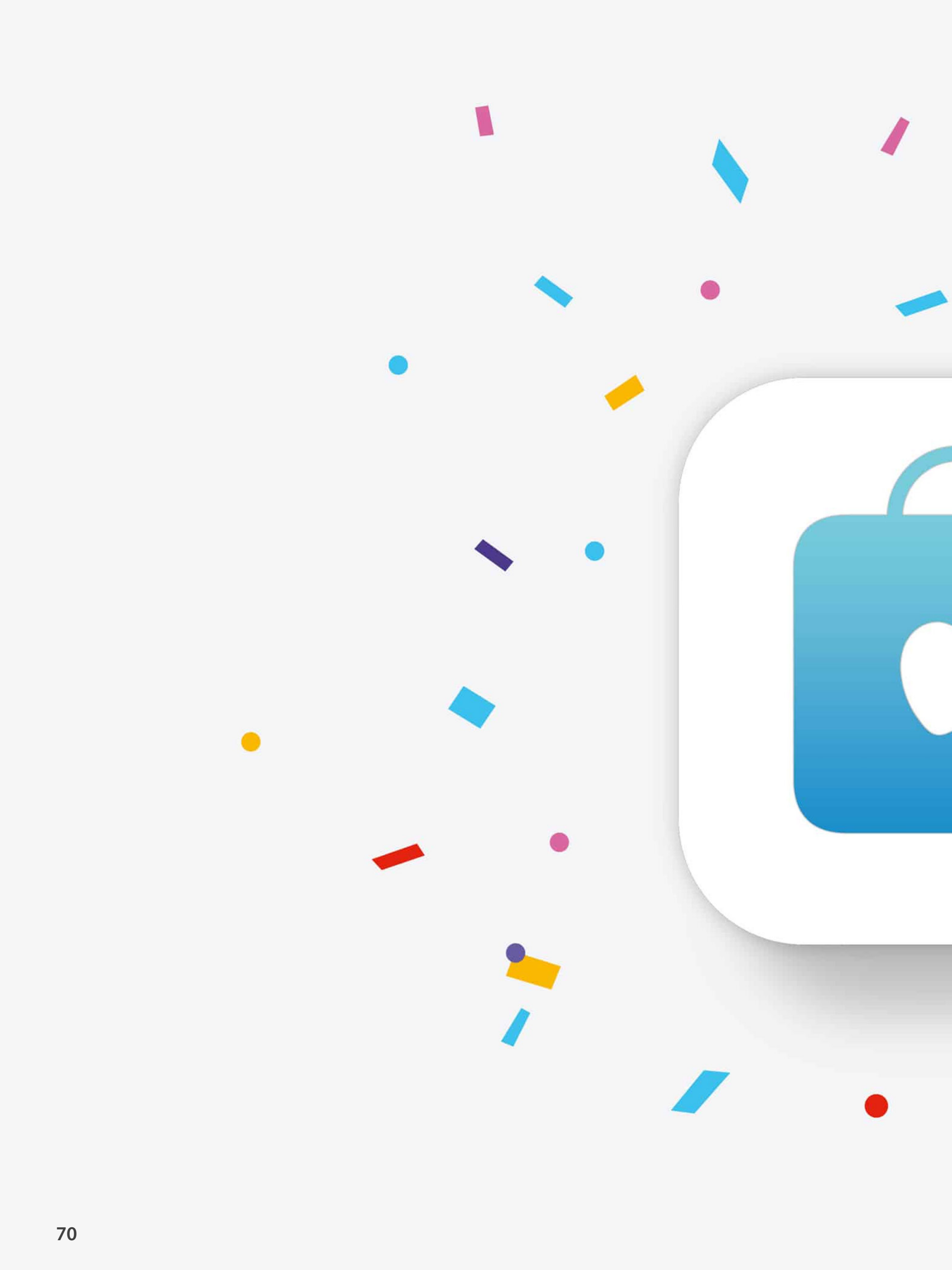
These positive developments are expected to bolster investor confidence in Apple's long-term strategy, highlighting the resilience of its ecosystem and innovation-driven approach. As hardware and services continue to complement each other, Apple's financial performance remains a testament to its ability to adapt and thrive in a competitive market.











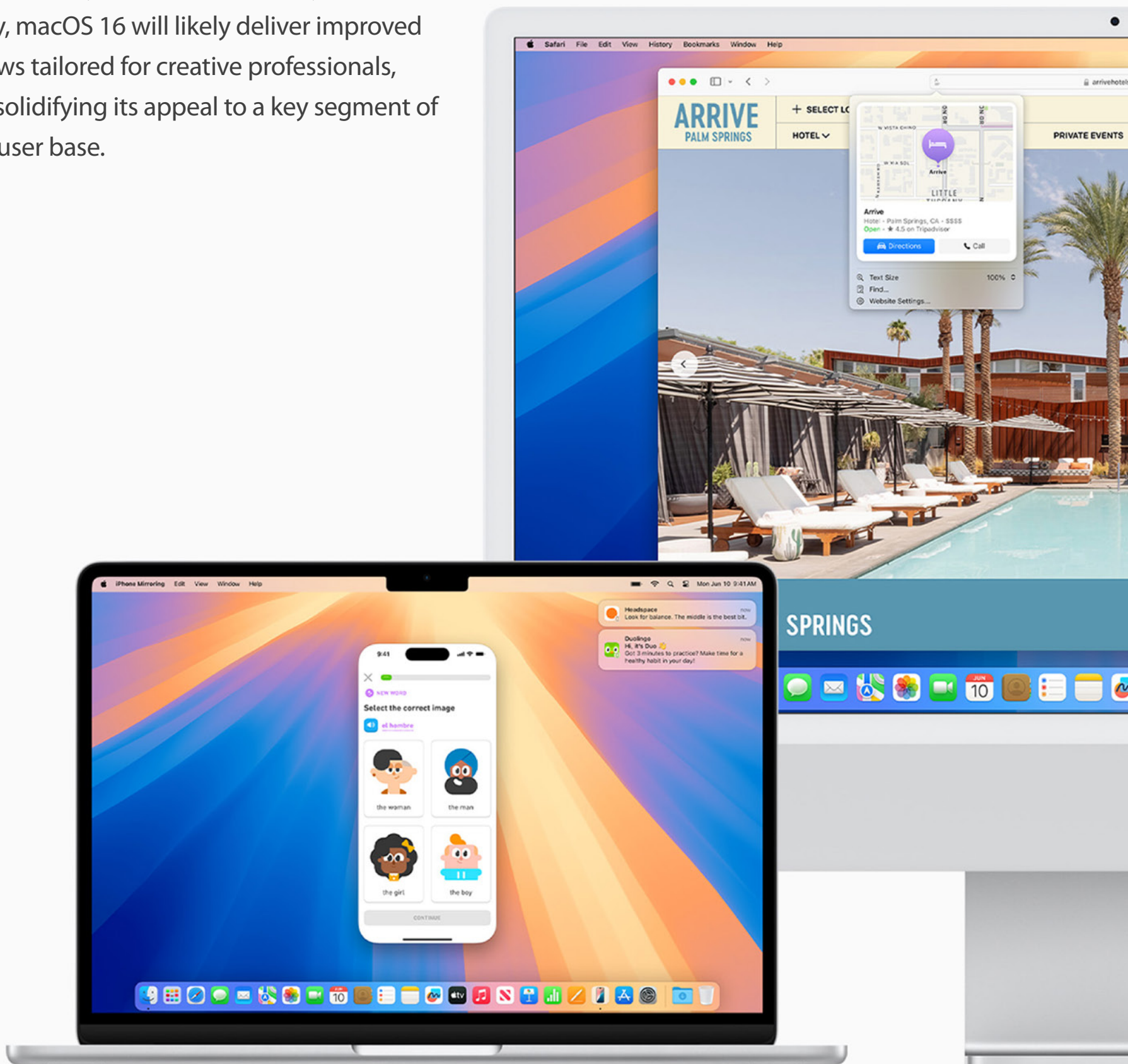






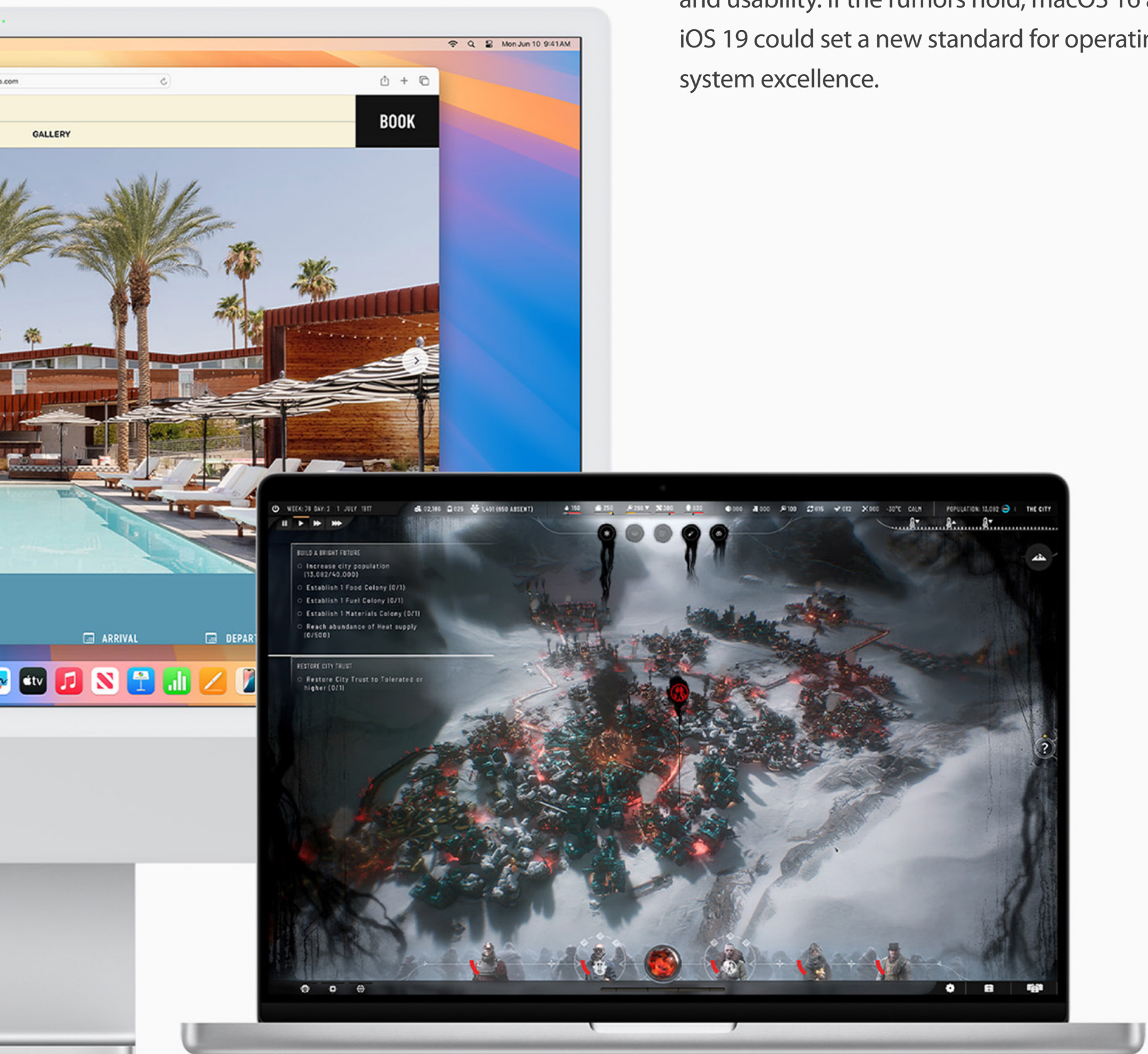
## MACOS 16 AND IOS 19

Excitement is growing as speculation mounts over the upcoming releases of **macOS 16** and **iOS 19**. Both operating systems are expected to feature advanced widgets, AI-powered app suggestions, and enhanced privacy controls, continuing Apple's focus on intuitive and secure user experiences. iOS 19 is rumored to push AI integration even further, offering more brilliant recommendations and productivity tools that adapt seamlessly across Apple's ecosystem. Similarly, macOS 16 will likely deliver improved workflows tailored for creative professionals, further solidifying its appeal to a key segment of Apple's user base.

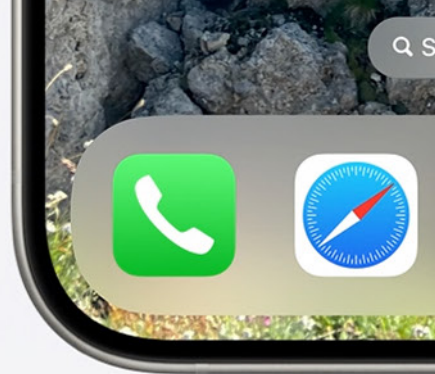
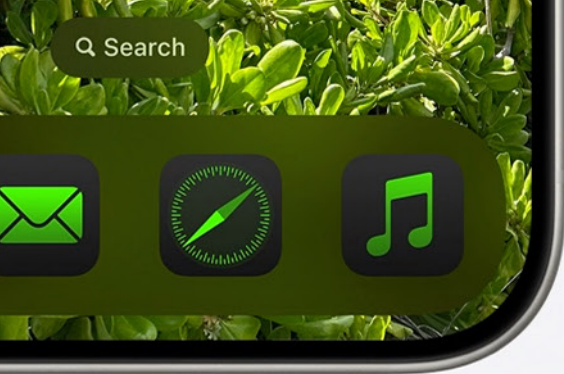




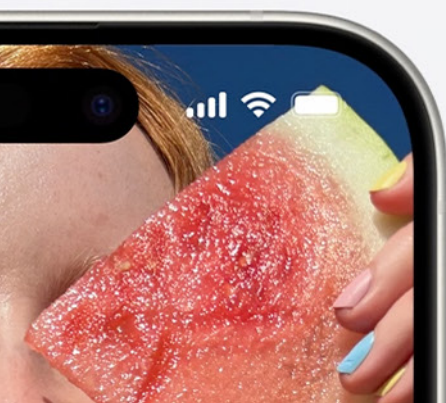
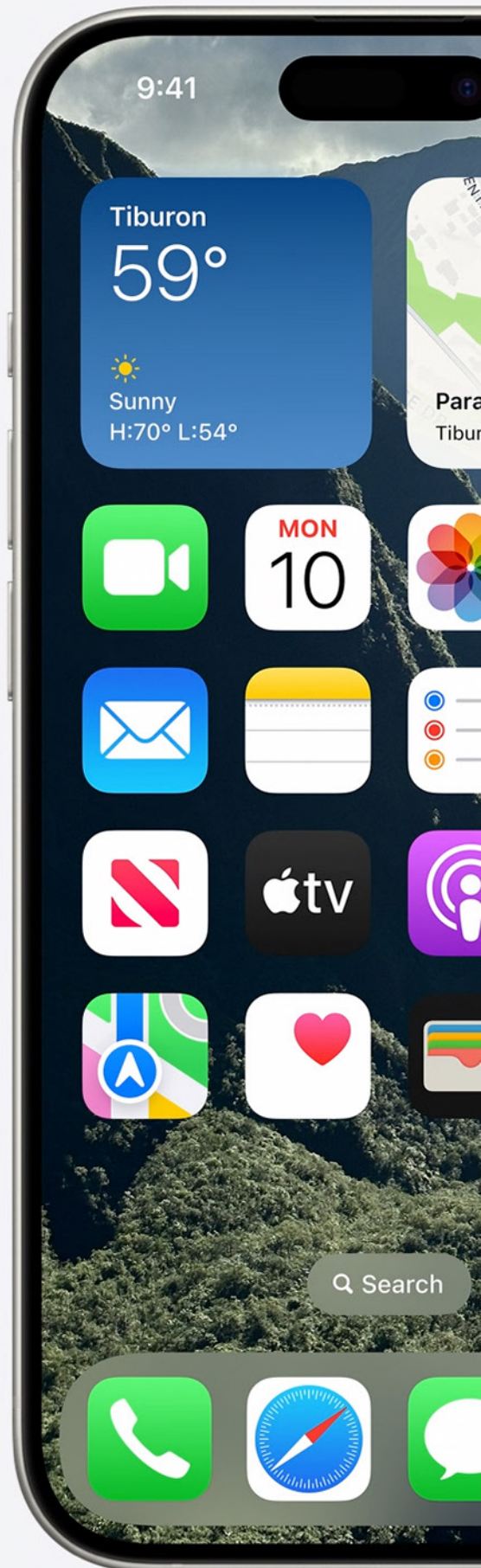
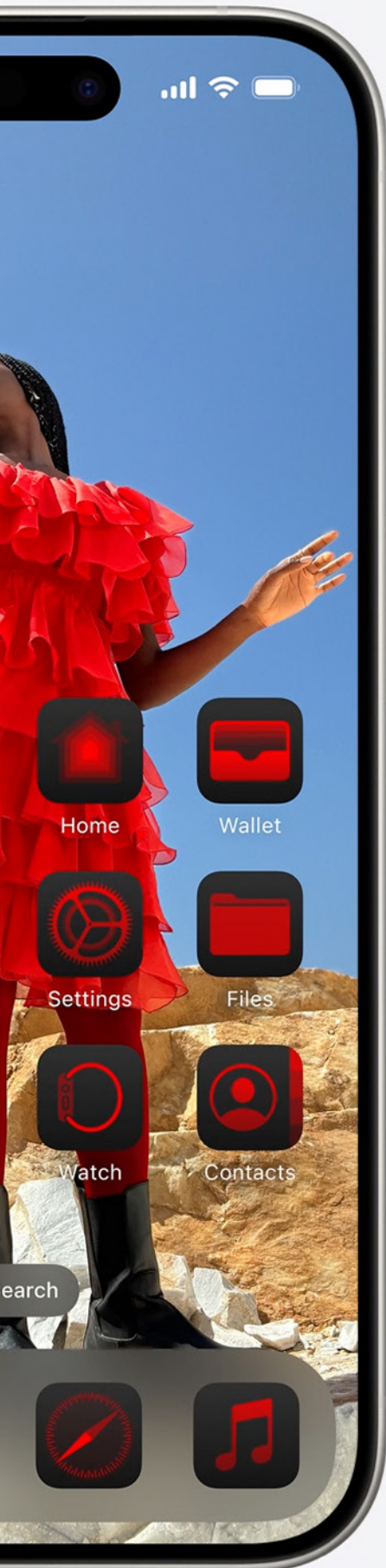
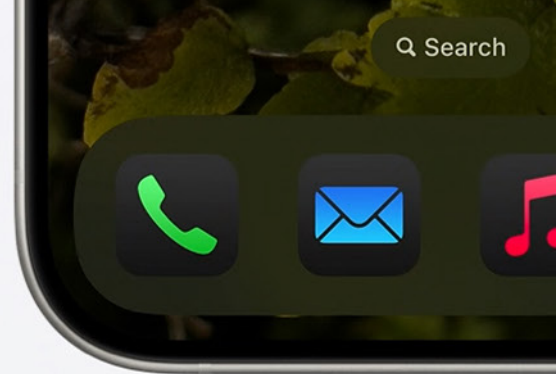
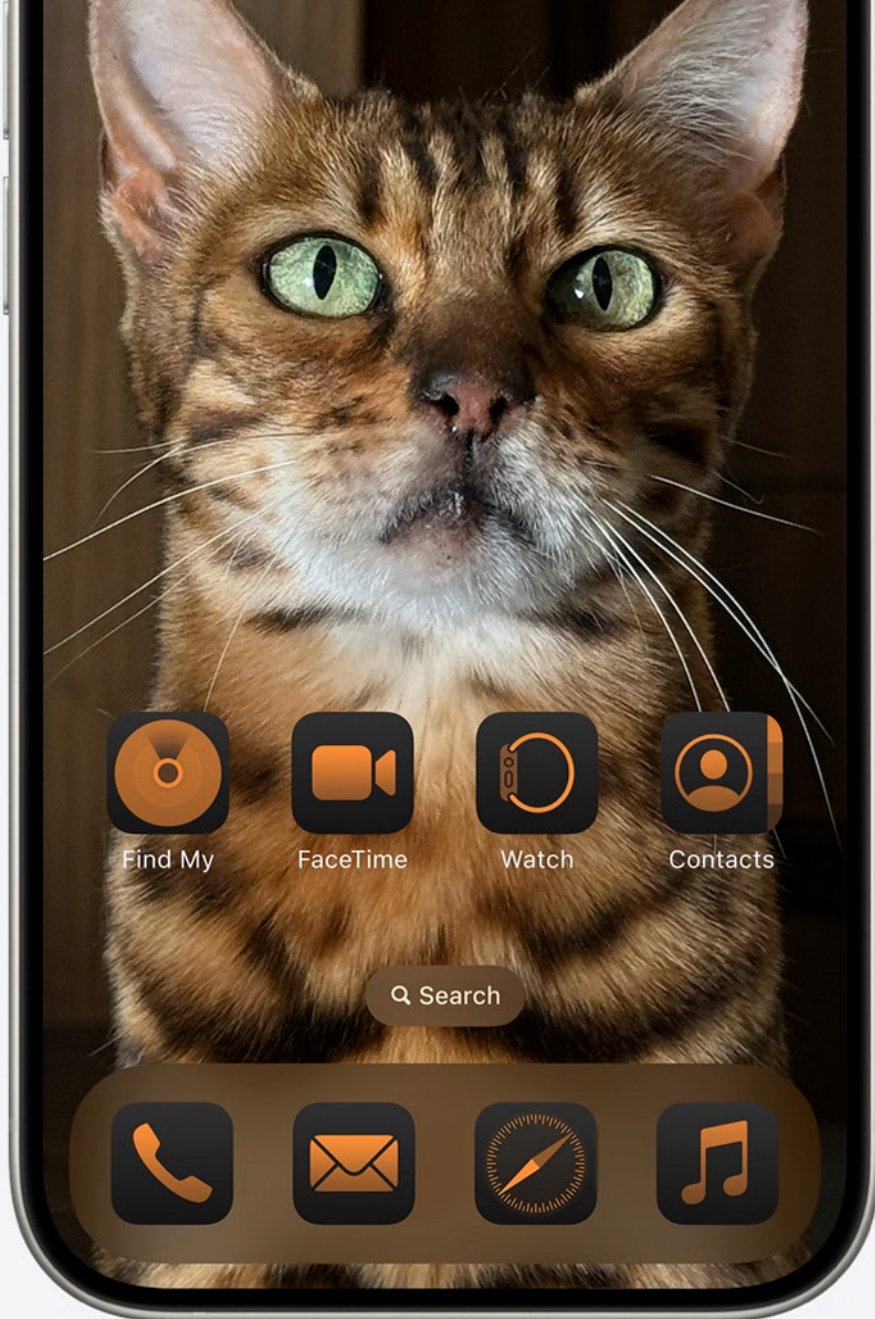
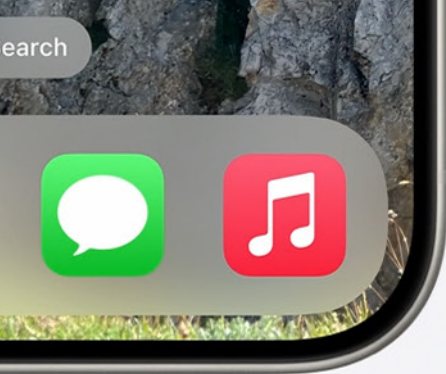
These anticipated updates reinforce Apple's commitment to innovation in user experience and privacy-first design. By blending AI-driven functionality with enhanced security features, Apple is expected to raise the bar for both mobile and desktop operating systems. Reports from 9to5Mac highlight the potential for these **releases to bring Apple's ecosystem closer together** offering powerful tools for productivity and creativity while maintaining the company's hallmark focus on simplicity and usability. If the rumors hold, macOS 16 and iOS 19 could set a new standard for operating system excellence.

















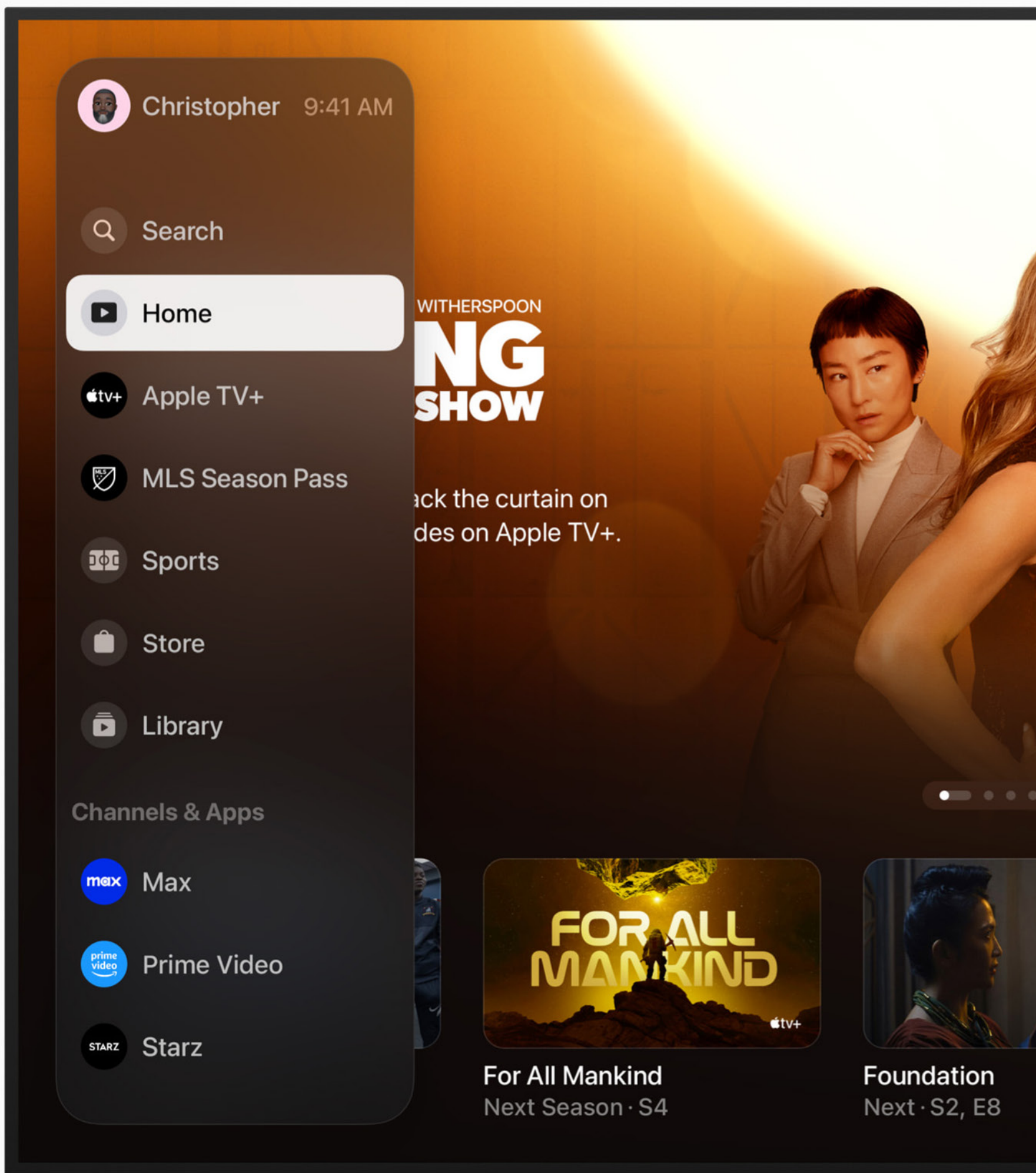


## APPLE TV+

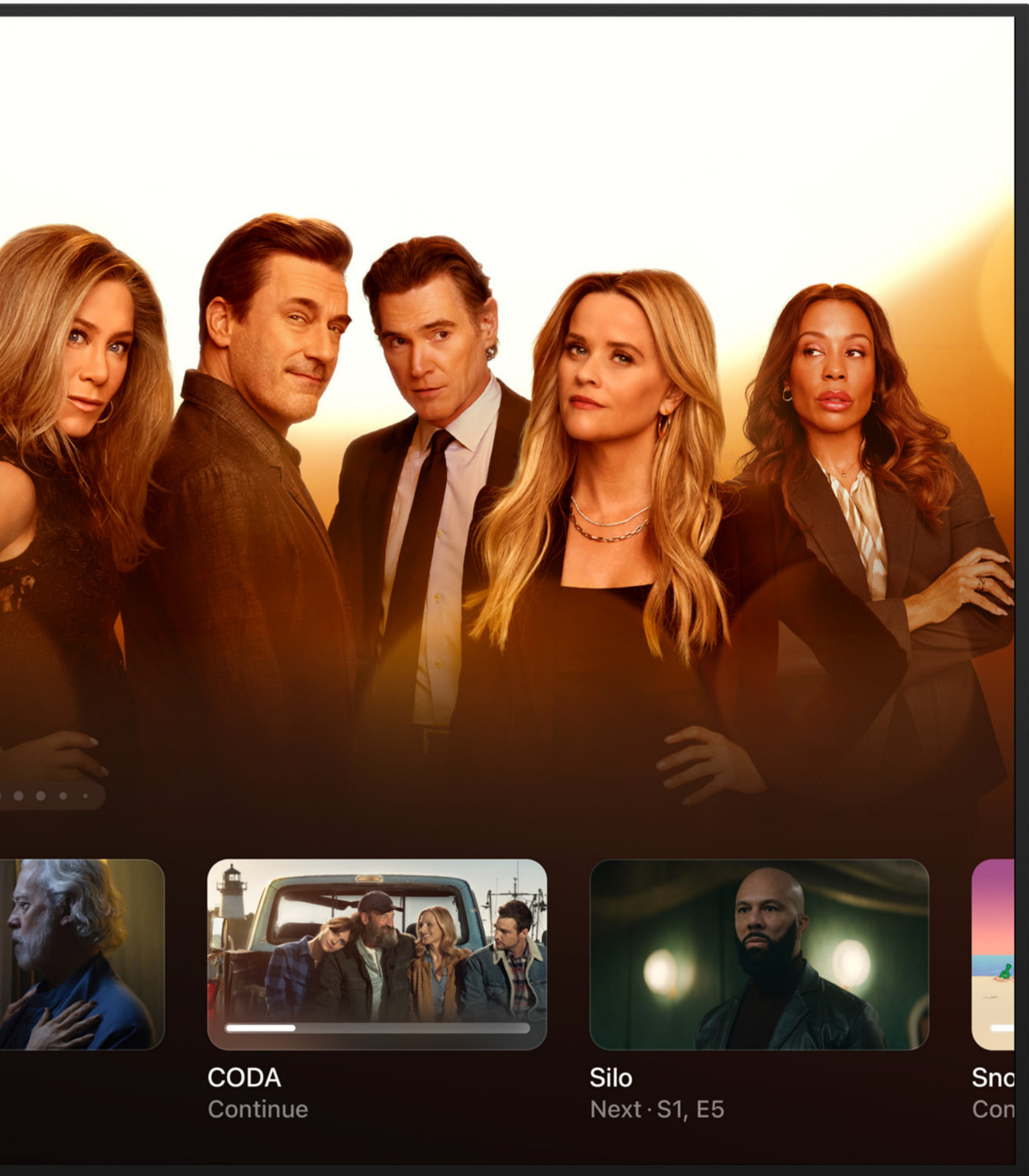
Despite earning critical acclaim for its original programming, **Apple TV+ has struggled to attract a broad subscriber base** Apple TV+ continues to gain momentum, leveraging the success of critically acclaimed shows like *Severance*, *Silo*, and *Bad Sisters*. These standout series have helped the platform carve out a niche for premium, high-quality storytelling, earning accolades and building a loyal audience. To build on this success, Apple is ramping up its marketing efforts in 2025, aiming to better compete with major players like Netflix, Disney+, and Hulu. New content is expected to play a central role, with an ambitious slate of original programming and **the possibility of acquisitions to expand its library further**.

In addition to scripted content, **Apple TV+ is increasing its focus on live sporting events**, a strategy that broadens its appeal and attracts new demographics. This move aligns with the platform's goal to diversify its offerings and provide more reasons for subscribers to stay engaged. With significant investments in both new series and live sports, Apple TV+ is positioning itself as a formidable rival in the streaming landscape. As the platform continues to evolve, these efforts underscore Apple's commitment to making its streaming service a cornerstone of its rapidly growing services ecosystem.

















## APPLE IN INDIA

Apple is significantly **expanding its manufacturing operations in India** with the country expected to handle 25% of global iPhone assembly by 2026. This shift includes ramped-up production for the iPhone 16 and future models like the iPhone 17. The decision comes in response to growing geopolitical tensions between the United States and China, as well as the need to mitigate risks from supply chain disruptions. By diversifying its manufacturing base to include India and Vietnam, Apple is reducing its reliance on China while building a more resilient supply chain. This expansion aligns closely with the Indian government's push for increased local manufacturing **through initiatives like the "Make in India" program**. In addition to mitigating risks, Apple's move is fostering stronger relationships in one of the world's fastest-growing smartphone markets. As reported by Reuters and CNBC, this strategic pivot not only addresses global challenges but also positions Apple to capitalize on new growth opportunities in India, solidifying its long-term presence in the region.









*2025 will be a pivotal year for Apple. The company is expected to launch dozens of products and expand on existing services, boosting its market cap to an all-time high. Apple could also continue to reign supreme as the world's most valuable company.*





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# TRUMP RESCINDS BIDEN'S EXECUTIVE ORDER ON AI SAFETY IN ATTEMPT TO DIVERGE FROM HIS PREDECESSOR









Hours after returning to the White House, President Donald Trump made a symbolic mark on the future of artificial intelligence by repealing former President Joe Biden's guardrails for the fast-developing technology.

But what comes next from Trump and how it will diverge from how his predecessor sought to safeguard AI technology remains unclear. The new administration didn't respond to requests for comment about the repealed Biden policy and even some of Trump's most enthusiastic tech industry supporters aren't so sure.

"I think that the previous order had a lot in it," said Alexandr Wang, the CEO of AI company Scale, describing Biden's 2023 executive order on AI as overly lengthy but declining to name what about it was harmful. "It's hard to comment on each individual piece of it. There's certainly some parts of it that we strongly agree with."

Wang, who traveled to Washington to attend Trump's inaugural festivities, is also optimistic that better things are yet to come. He and other Silicon Valley leaders who previously worked with the Biden administration have embraced Trump and hope to guide his approach toward one with fewer restrictions.

In its early days, Trump's team has already "set the tone for a very productive administration with a lot of deep collaboration between industry and government," Wang said.

## NOT MUCH LEFT TO REPEAL?

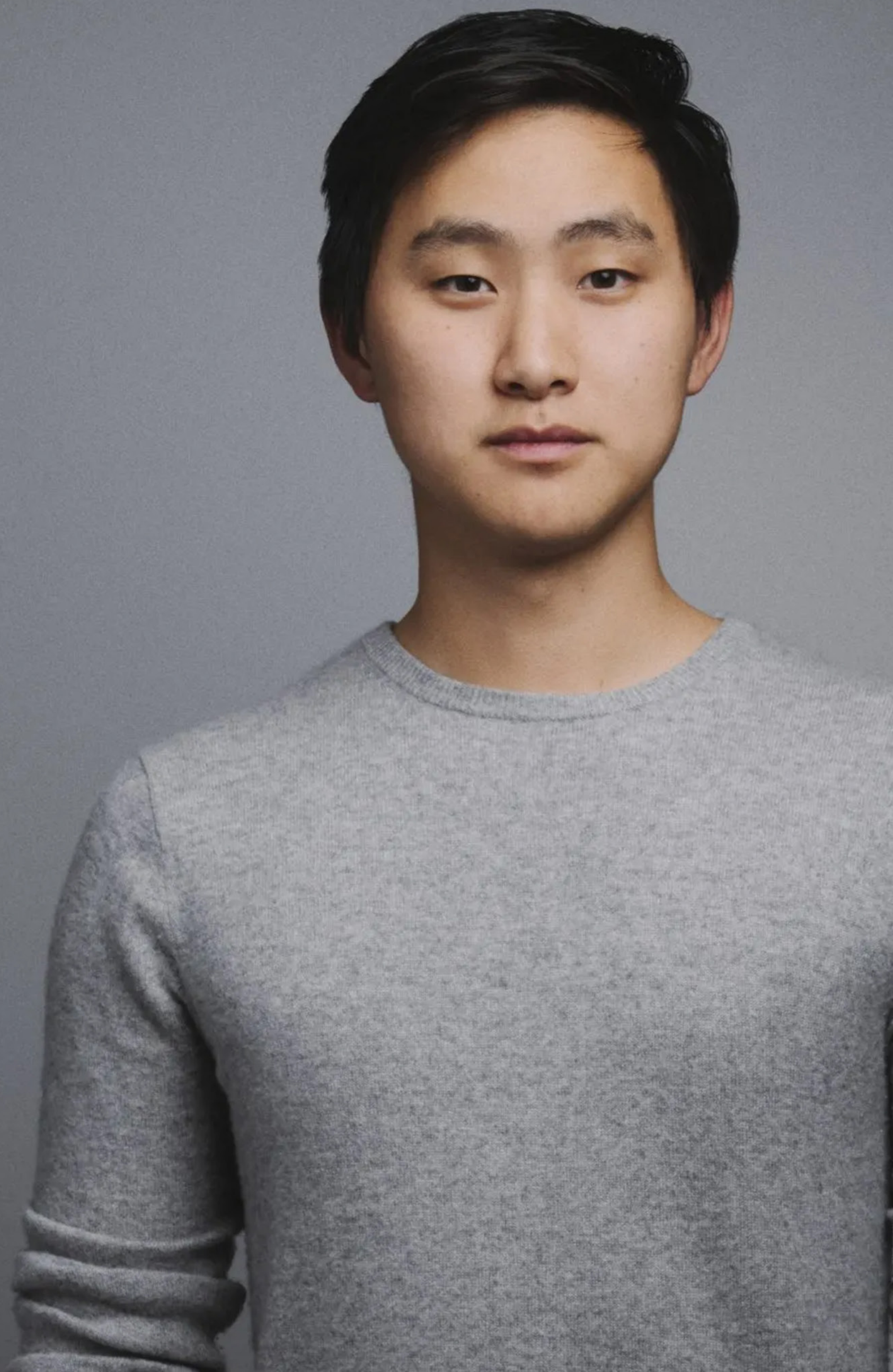
Much of Biden's order set in motion a sprint across government agencies to study's AI impact on everything from cybersecurity risks to its













effects on education, workplaces and public benefits. That work is done.

“The reports have been written and the recommendations generated, and they’re available for everyone to build on,” said Alexandra Reeve Givens, CEO of the nonprofit Center for Democracy & Technology. “The executive order’s work is completed, whether or not it’s rescinded.”

Those reports are helping to inform the private sector as well as federal agencies and state governments, she said.

Not only that, but much of the standard-setting established by Biden’s order followed the path of earlier AI executive orders signed by Trump in his first term that carried over into the Biden administration.

“If you look past the kind of political positioning on this, the Biden executive order built upon themes that were established in the first Trump administration and have been reiterated by bipartisan voices in Congress,” she said.

## **REGULATING POWERFUL AI**

One key provision of Biden’s AI order that was still in effect until Monday was a requirement that tech companies building the most powerful AI models share details with the government about the workings of those systems before they are unleashed to the public.

In many ways, 2023 was a different time in the AI discourse. ChatGPT was a novelty and Elon Musk — long before he became a close adviser to Trump — had called for a moratorium on advanced AI development. Biden’s own worries









were amplified after watching the Tom Cruise film “Mission: Impossible — Dead Reckoning Part One” in which the world is threatened by a sentient and rogue machine, according to his then-deputy chief of staff.

The executive order followed public commitments to the Biden administration from tech companies including Amazon, Google, Meta, Microsoft and OpenAI welcoming third-party oversight.

But the order went further in invoking the Defense Production Act, which dates from the Korean War, to compel companies to share safety test results and other information if their AI systems met a certain threshold.

Little is known publicly about how those confidential exchanges worked in practice, but the government scrutiny was heavily criticized last year by some Trump backers such as the venture capitalist Marc Andreessen, who also sits on the board of Facebook parent Meta Platforms.

Andreessen said over the summer that he was concerned with “the idea that we’re going to deliberately hamstring ourselves through onerous regulations while the rest of the world lights up on this, and while China lights up on this.”

## **IDEOLOGICAL DIFFERENCES ON AI**

Trump is following through with a campaign promise to rescind Biden’s AI order. His campaign platform described it as hindering AI innovation and imposing “Radical Leftwing ideas on the development of this technology,” tying it to broader concerns from Musk and other









Trump allies about “woke AI” chatbots reflecting liberal biases.

But the Biden order itself didn’t restrict free speech. Some provisions sought standards for the watermarking of AI-generated content, part of a strategy to reduce the dangers of impersonation and abusive sexual deepfake imagery. The order also directed multiple federal agencies to guard against potential harms of AI applications, warning against irresponsible uses that “reproduced and intensified existing inequities, caused new types of harmful discrimination, and exacerbated online and physical harms.”

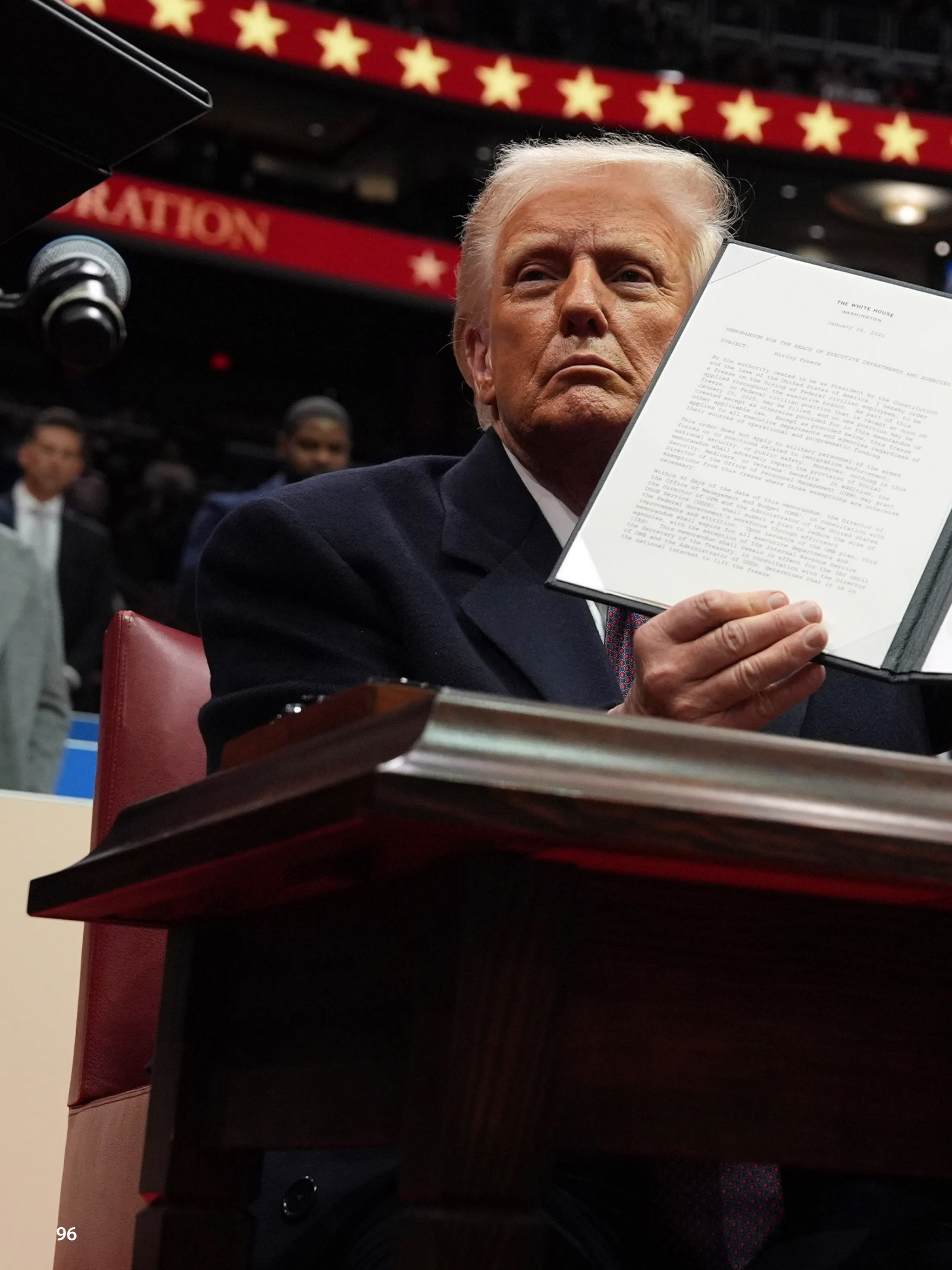
One former White House science adviser who helped craft Biden’s rights-based AI approach described Trump’s action as a “politically motivated repeal with no thoughtful replacement.”

Trump’s move signals that he is “less supportive than the Biden administration of issues around privacy, around people’s civil liberties and civil rights and just concerns around safety more broadly with regards to advanced systems,” said Alondra Nelson, the former acting director of the White House Office of Science and Technology Policy.

Addressing those concerns is important for people to adopt the AI tools that businesses are developing, added Nelson, now a fellow at the Center for American Progress.

“Americans have some of the highest rates of mistrust of AI in the developed world,” she said, citing surveys.





THE WHITE HOUSE  
WASHINGTON

January 20, 2025

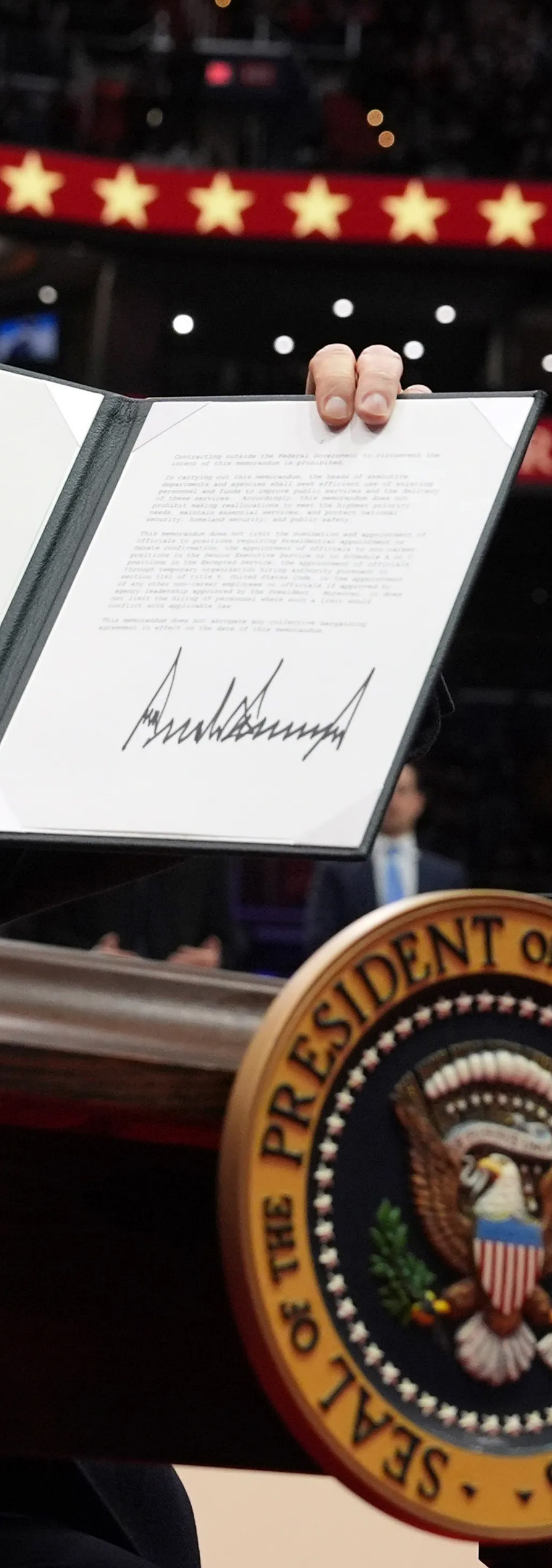
MEMORANDUM FOR THE HEADS OF EXECUTIVE DEPARTMENTS AND AGENCIES  
SUBJECT: Hiring Freeze

By the authority vested in me as President by the Constitution and the laws of the United States of America, I hereby order a freeze on the hiring of Federal civilian employees, to be applied throughout the executive branch. As part of this freeze, no Federal civilian position that is vacant as of January 20, 2025, may be filled, and no new position may be created except as otherwise provided for in this memorandum or other applicable law. Except as provided below, this freeze applies to all executive departments and agencies regardless of their sources of operational and programmatic funding.

This order does not apply to military personnel of the armed forces or to positions related to immigration enforcement, national security, or public safety. Moreover, nothing in this memorandum shall adversely impact the provision of Social Security, Medicare, or Veterans' benefits. In addition, the Director of the Office of Personnel Management (OPM) may grant exemptions from this freeze where those exemptions are otherwise necessary.

Within 90 days of the date of this memorandum, the Director of the Office of Management and Budget (OMB), in consultation with the Director of OPM and the Administrator of the United States Department of Justice (DOJ), shall submit a plan to reduce the size of the Federal Government's workforce through efficiency improvements and attrition. Upon issuance of the OMB plan, this memorandum shall expire for all executive departments and agencies, with the exception of the Internal Revenue Service (IRS). This memorandum shall remain in effect for the IRS until the Secretary of the Treasury, in consultation with the Director of OMB and the Administrator of DOJ, determines that it is in the national interest to lift the freeze.





## PIVOT TO AI COMMON GROUND

Some of Biden's AI moves are still in place, at least for now, such as a year-old AI Safety Institute focused on national security. Trump also hasn't yet weighed in on Biden's bigger conflict with the tech industry — pending rules restricting AI chip exports to more than 100 countries in an effort to counter China's backdoor access to them in places such as the Persian Gulf and Southeast Asia.

Nor has Trump repealed Biden's most recent AI executive order — a week-old action that seeks to remove hurdles for AI data center expansion in the U.S. while also encouraging those data centers to be powered with renewable energy.

Trump on Tuesday talked up a joint venture investing up to \$500 billion for AI data centers and electricity infrastructure to power them, through a new partnership called Stargate formed by ChatGPT maker OpenAI along with Oracle and SoftBank. At a press conference, he didn't seem familiar with Biden's latest AI order but said he wouldn't rescind it.

"That sounds to me like it's something that I would like," Trump said. "I'd like to see federal lands opened up for data centers. I think they're going to be very important."

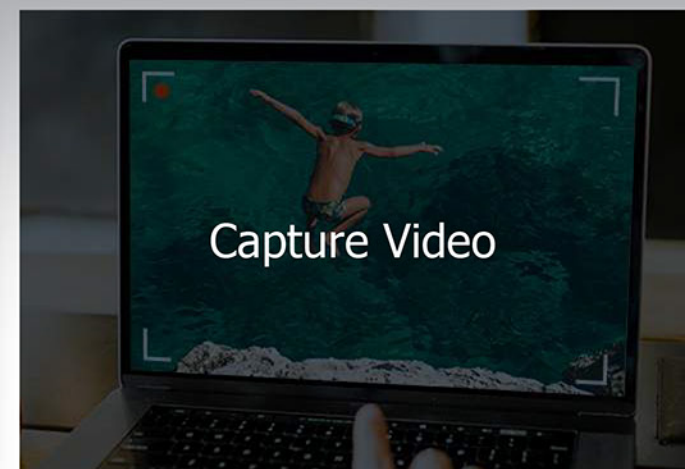
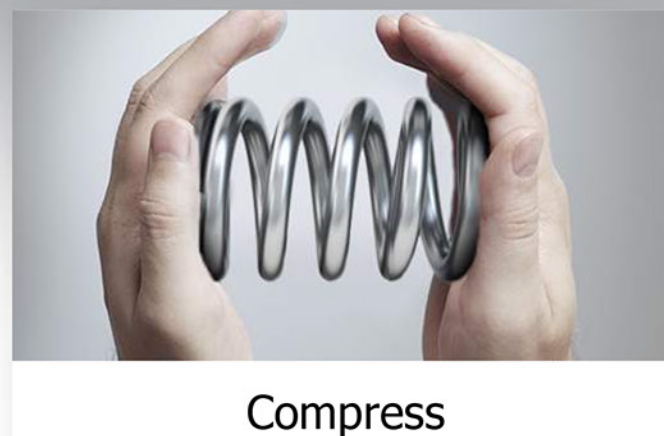
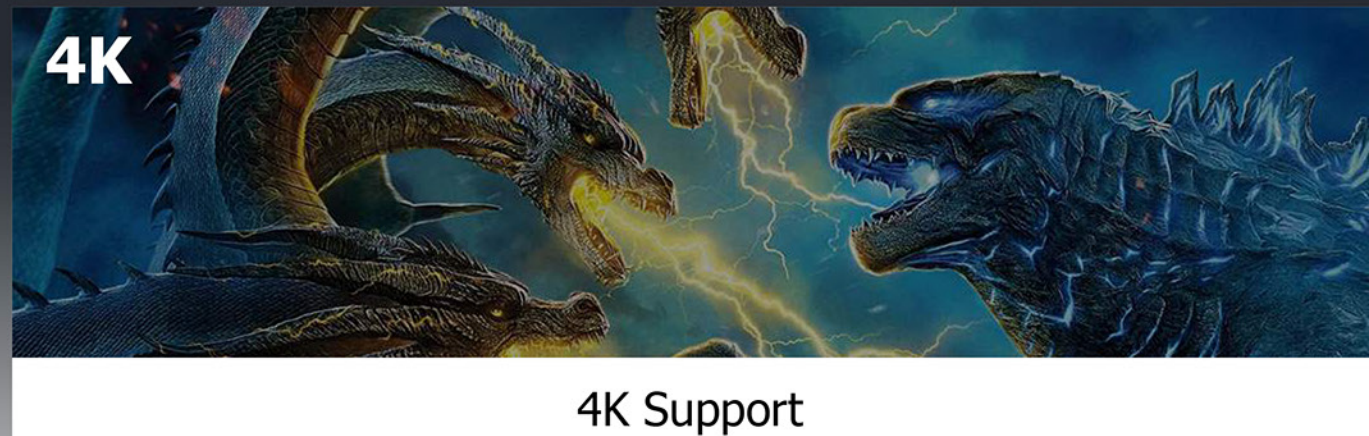
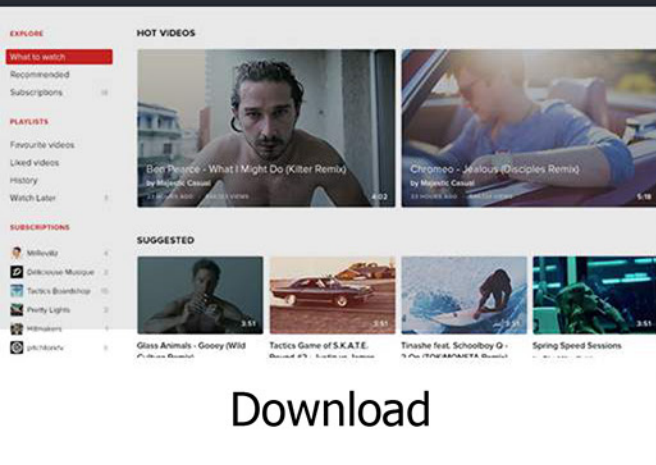




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# HOW TIKTOK GREW FROM A FUN APP FOR TEENS INTO A POTENTIAL NATIONAL SECURITY THREAT

If it feels like TikTok has been around forever, that's probably because it has, at least if you're measuring via internet time. What's now in question is whether it will be around much longer and, if so, in what form?

Starting in 2017, when the Chinese social video app merged with its competitor Musical.ly, TikTok has grown from a niche teen app into a global trendsetter. While, of course, also emerging as a potential national security threat, according to U.S. officials.



On April 24, President Joe Biden signed legislation requiring TikTok parent ByteDance to sell to a U.S. owner within a year or to shut down. TikTok and its China-based parent company, ByteDance, filed a lawsuit against the U.S., claiming the security concerns were overblown and the law should be struck down because it violates the First Amendment.

The Supreme Court on Friday unanimously upheld the federal law banning TikTok, and the popular short form video service went dark in the U.S. — just hours before the ban was set to begin.

Here's how TikTok came to this juncture:

## **MARCH 2012**

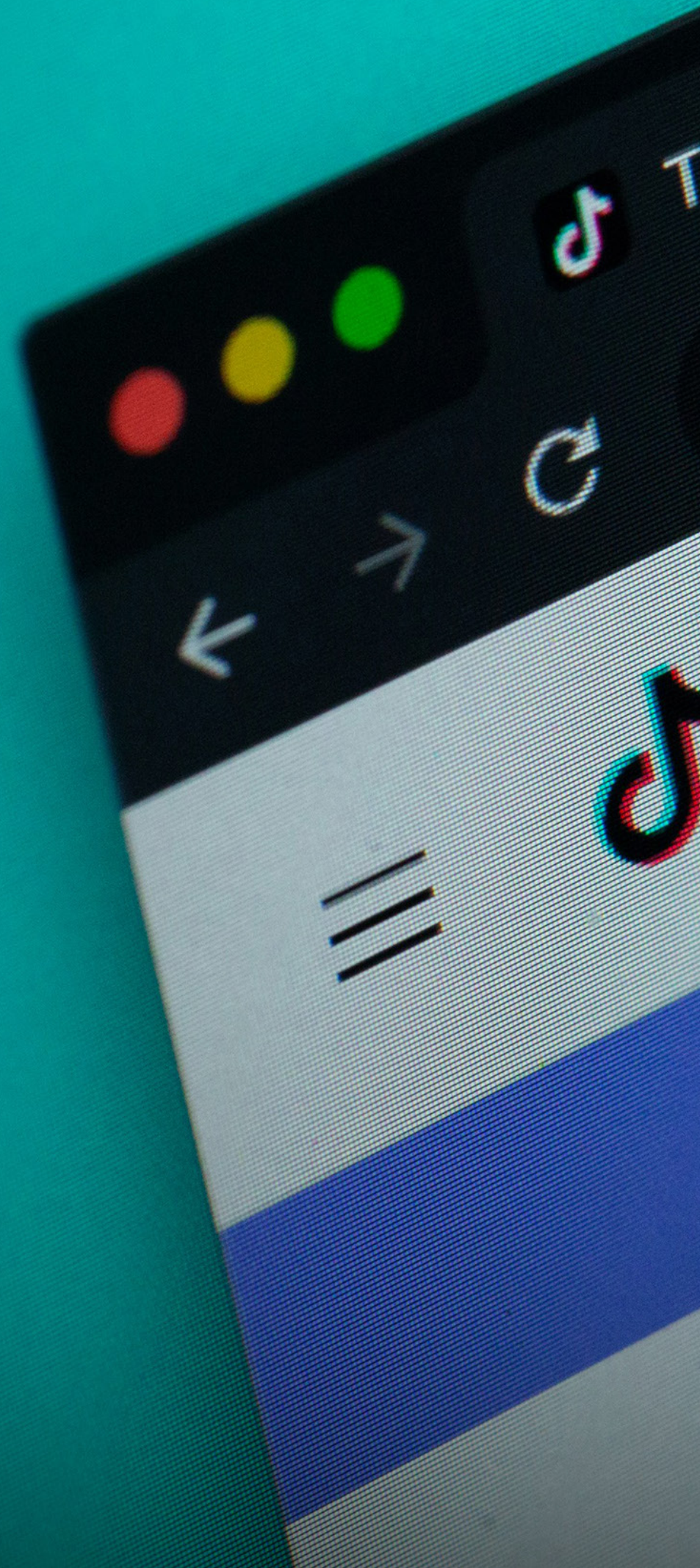
ByteDance is founded in China by entrepreneur Zhang Yimin. Its first hit product is Toutiao, a personalized news aggregator for Chinese users.

## **JULY 2014**

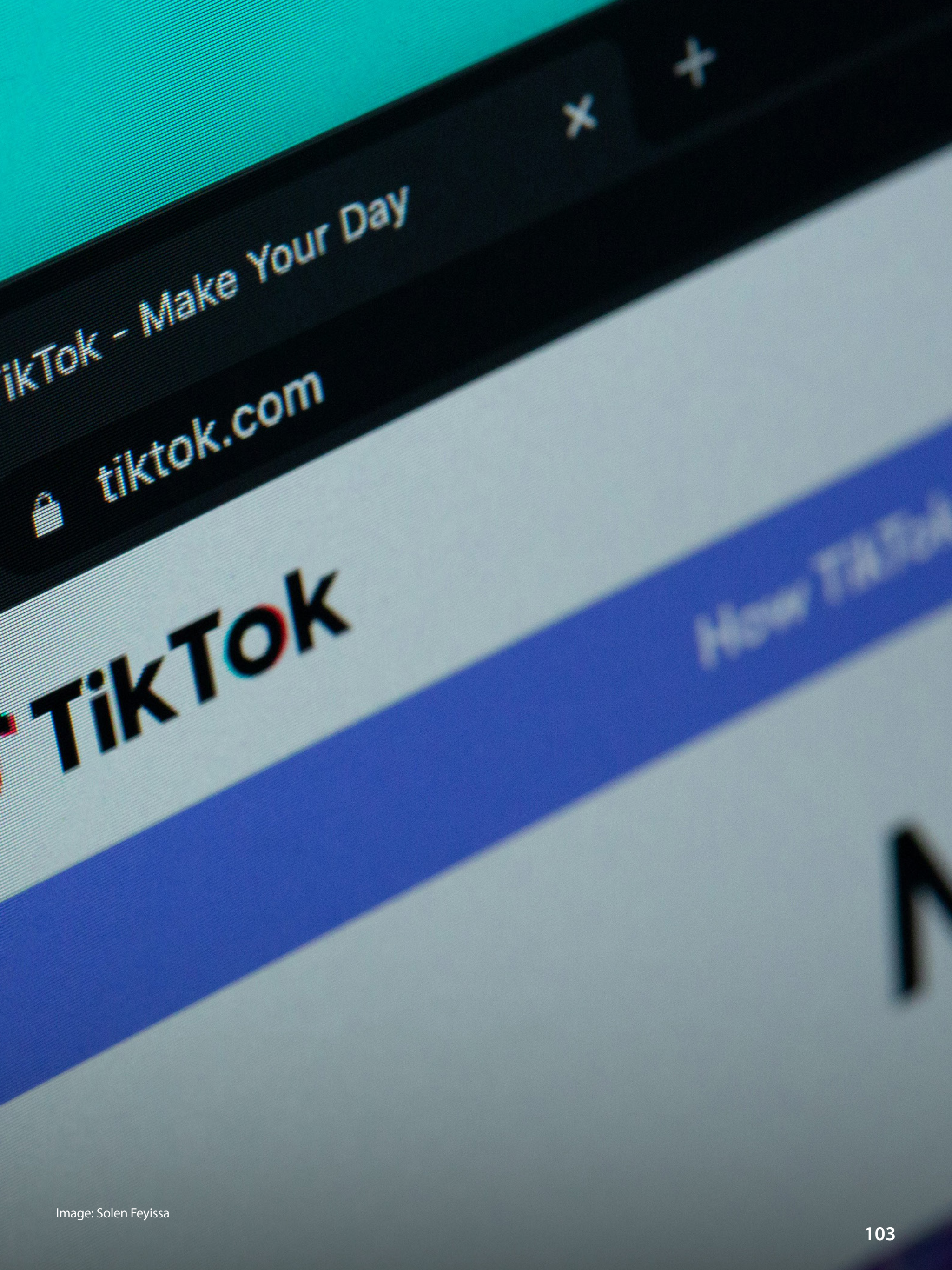
Startup Musical.ly, later known for an eponymous app used to post short lipsyncing music videos, is founded in China by entrepreneur Alex Zhu.

## **JULY 2015**

Musical.ly hits #1 in the Apple App Store, following a design change that made the company's logo visible when users shared their videos.









## 2016

ByteDance launches Douyin, a video sharing app for Chinese users. Its popularity inspires the company to spin off a version for foreign audiences called TikTok.

## NOVEMBER 2017

ByteDance acquires Musical.ly for \$1 billion. Nine months later, ByteDance merges it with TikTok.

Powered by an algorithm that encourages binge-watching, users begin to share a wide variety of video on the app, including dance moves, kitchen food preparation and various “challenges” to perform, record and post acts that range from serious to satirical.

## FEBRUARY 2019

Rapper Lil Nas X releases the country-trap song “Old Town Road” on TikTok, where it goes viral and pushes the song to a record 17 weeks in the #1 spot on the Billboard Hot 100 chart. The phenomenon kicks off a wave of TikTok videos from musical artists who suddenly see TikTok as a critical way to reach fans.

TikTok settles federal charges of violating U.S. child-privacy laws and agrees to pay a \$5.7 million fine.







## SEPTEMBER 2019

The Washington Post reports that while images of Hong Kong democracy protests and police crackdowns are common on most social media sites, they are strangely absent on TikTok. The same story notes that TikTok posts with the #trump2020 tag received more than 70 million views.

The company insists that TikTok content moderation, conducted in the U.S., is not responsible and says the app is a place for entertainment, not politics.

The Guardian reports on internal documents that reportedly detail how TikTok instructs its moderators to delete or limit the reach of videos touching on topics sensitive to China such as the 1989 Tiananmen Square protests and subsequent massacre, Tibetan independence or the sanctioned religious group Falun Gong.

## OCTOBER 2019

U.S. politicians begin to raise alarms about TikTok's influence, calling for a federal investigation of its Musical.ly acquisition and a national security probe into TikTok and other Chinese-owned apps. That investigation begins in November, according to news reports.

## DECEMBER 2019

The Pentagon recommends that all U.S. military personnel delete TikTok from all phones, personal and government-issued. Some services ban the app on military owned phones. In January, the Pentagon bans the app from all military phones.







TikTok becomes the second-most downloaded app in the world, according to data from analytics firm SensorTower.

## **MAY 2020**

Privacy groups file a complaint alleging TikTok is still violating U.S. child-protection laws and flouting a 2019 settlement agreement. The company “takes the issue of safety seriously” and continues to improve safeguards, it says.

TikTok hires former Disney executive Kevin Mayer as its chief executive officer in an apparent attempt to improve its U.S. relations. Mayer resigns three months later.

## **JULY 2020**

India bans TikTok and dozens of other Chinese apps in response to a border clash with China.

President Donald Trump says he is considering banning TikTok as retaliation for China’s alleged mishandling of the COVID-19 pandemic.









## **AUGUST 2020**

Trump issues a sweeping but vague executive order banning American companies from any “transaction” with ByteDance and its subsidiaries, including TikTok. Several days later, he issues a second order demanding that ByteDance divest itself of TikTok’s U.S. operations within 90 days.

Microsoft confirms it is exploring acquisition of TikTok. The deal never materializes; neither does a similar overture from Oracle and Walmart. TikTok, meanwhile, sues the Trump administration for alleged violation of due process in its executive orders.

## **NOVEMBER 2020**

Joe Biden is elected president. He doesn’t offer new policy on TikTok and won’t take office until January, but Trump’s plans to force a sale of TikTok start to unravel anyway. The Trump administration extends the deadlines it had imposed on ByteDance and TikTok and eventually lets them slide altogether.

## **FEBRUARY 2021**

Newly sworn-in President Joe Biden postpones the legal cases involving Trump’s plan to ban TikTok, effectively bringing them to a halt.

## **SEPTEMBER 2021**

TikTok announces it has more than a billion monthly active users.









## DECEMBER 2021

A Wall Street Journal report finds TikTok algorithms can flood teens with a torrent of harmful material such as videos recommending extreme dieting, a form of eating disorder.

## FEBRUARY 2022

TikTok announces new rules to deter the spread of harmful material such as viral hoaxes and promotion of eating disorders.

## APRIL 2022

“The Unofficial Bridgerton Musical,” a project created by two fans of the Netflix show as a TikTok project, wins the Grammy for Best Musical Theater Album.

TikTok becomes the most downloaded app in the world, beating out Instagram, according to SensorTower data.

## JUNE 2022

BuzzFeed reports that China-based ByteDance employees have repeatedly accessed the nonpublic information of TikTok users, based on leaked recordings from more than 80 internal TikTok meetings. TikTok responds with a vague comment touting its commitment to security that doesn’t directly address the BuzzFeed report.

TikTok also announces it has migrated its user data to U.S. servers managed by the U.S. tech firm Oracle. But that doesn’t prevent fresh alarm among U.S. officials about the risk of Chinese authorities accessing U.S. user data.







4:38

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TikTok



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Followers

264.7M  
Likes

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Q&A

12 Days of TikTok

New Features

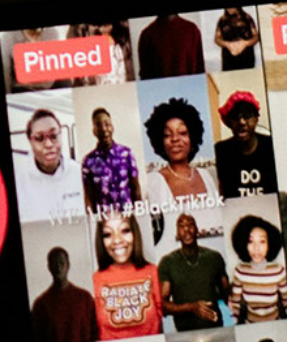
TikTok

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The Story of Noodle

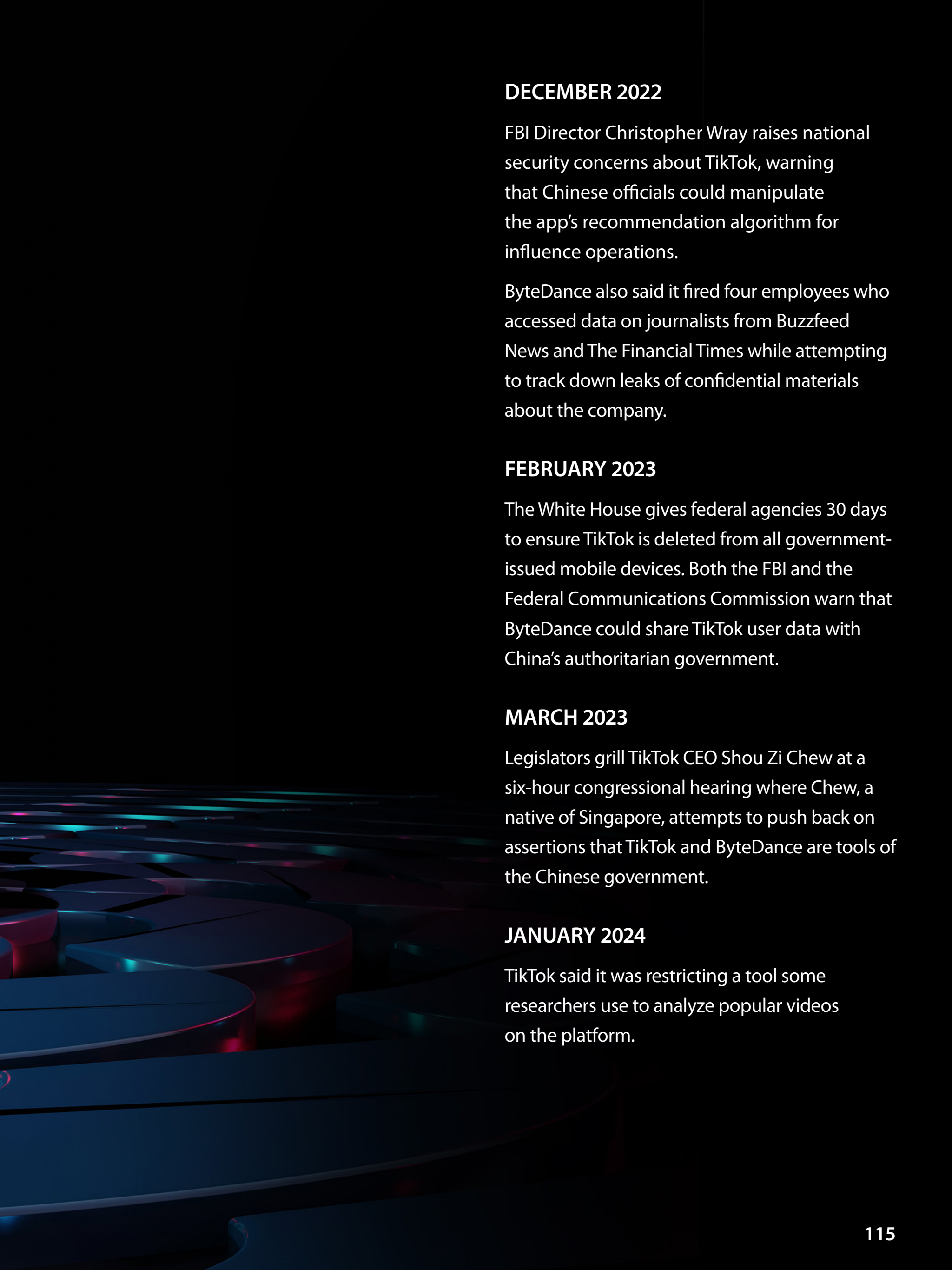
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## DECEMBER 2022

FBI Director Christopher Wray raises national security concerns about TikTok, warning that Chinese officials could manipulate the app's recommendation algorithm for influence operations.

ByteDance also said it fired four employees who accessed data on journalists from BuzzFeed News and The Financial Times while attempting to track down leaks of confidential materials about the company.

## FEBRUARY 2023

The White House gives federal agencies 30 days to ensure TikTok is deleted from all government-issued mobile devices. Both the FBI and the Federal Communications Commission warn that ByteDance could share TikTok user data with China's authoritarian government.

## MARCH 2023

Legislators grill TikTok CEO Shou Zi Chew at a six-hour congressional hearing where Chew, a native of Singapore, attempts to push back on assertions that TikTok and ByteDance are tools of the Chinese government.

## JANUARY 2024

TikTok said it was restricting a tool some researchers use to analyze popular videos on the platform.



## **MARCH 2024**

A bill to ban TikTok or force its sale to a U.S. company gathers steam in Congress. TikTok brings dozens of its creators to Washington to tell lawmakers to back off, while emphasizing changes the company has made to protect user data. TikTok also annoys legislators by sending notifications to users urging them to “speak up now” or risk seeing TikTok banned; users then flood congressional offices with calls.

The House of Representatives passes the TikTok ban-or-sell bill.

## **APRIL 2024**

The Senate follows suit, sending the bill to President Biden, who signs it.

## **MAY 2024**

TikTok and its Chinese parent company ByteDance sue the U.S. federal government to challenge a law that would force the sale of ByteDance’s stake or face a ban, saying that the law is unconstitutional.

## **JUNE 2024**

Former President Donald Trump joins TikTok and begins posting campaign-related content.

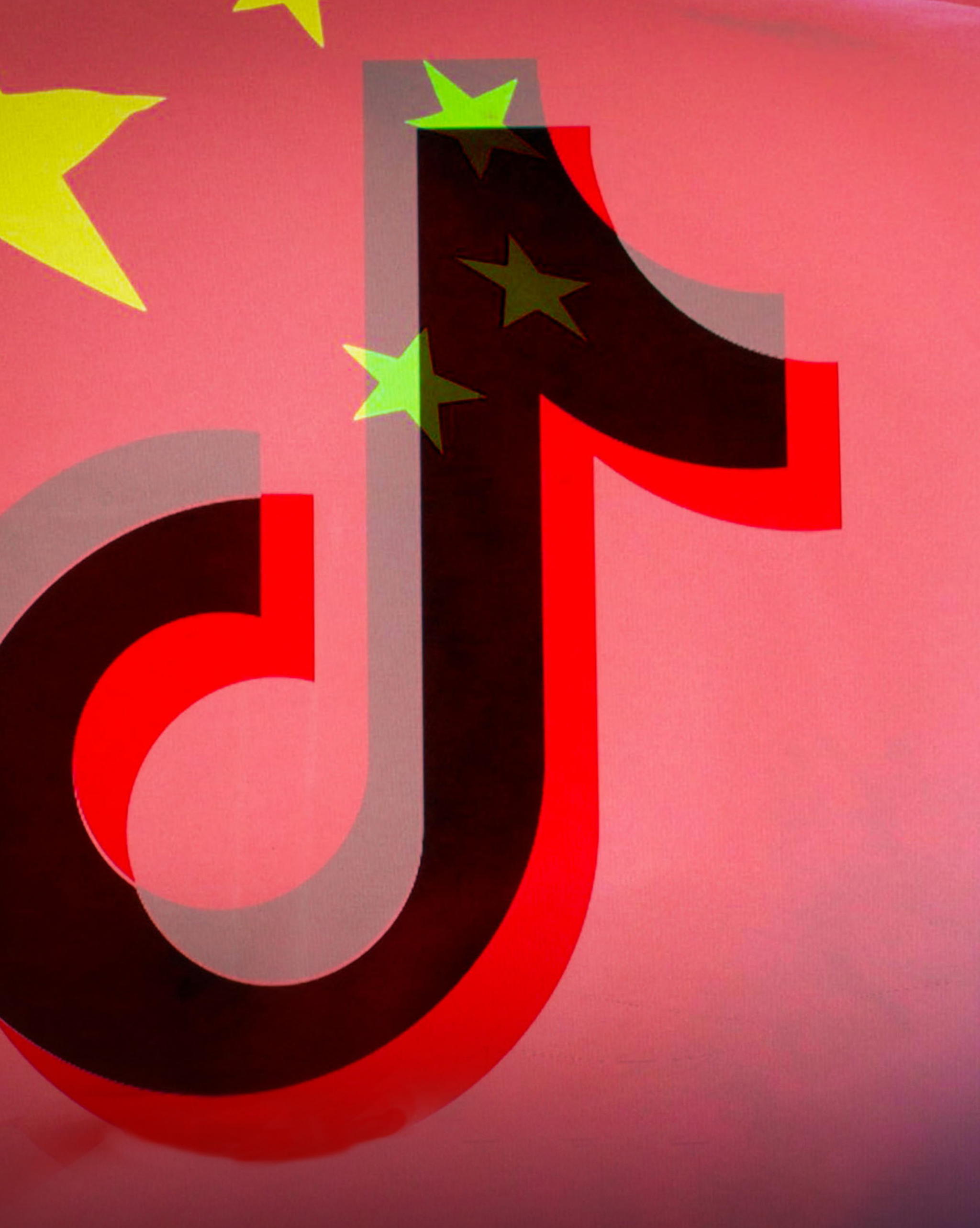
## **JULY 2024**

Vice President Kamala Harris joins TikTok and also begins posting campaign-related material.













## **DEC. 6, 2024**

A federal appeals court panel unanimously upheld a law that could lead to a ban on TikTok, handing a resounding defeat to the popular social media platform as it fights for its survival in the U.S. The panel of judges rebuffed the company's challenge of the statute, which it argued had run afoul of the First Amendment.

## **DEC. 27, 2024**

President-elect Donald Trump asked the Supreme Court to pause the potential TikTok ban from going into effect until his administration can pursue a "political resolution" to the issue.

## **JAN. 17, 2025**

The Supreme Court unanimously upheld the federal law banning TikTok beginning unless it's sold by its China-based parent company, holding that the risk to national security posed by its ties to China overcomes concerns about limiting speech by the app. A ban is set to into effect on Jan. 19, 2025.









## **JAN. 18, 2025**

TikTok users in the United States were prevented from watching videos on the popular social media platform just hours before a federal ban was set to take effect.

"A law banning TikTok has been enacted in the U.S.," a message in the app said. "Unfortunately that means you can't use TikTok for now."

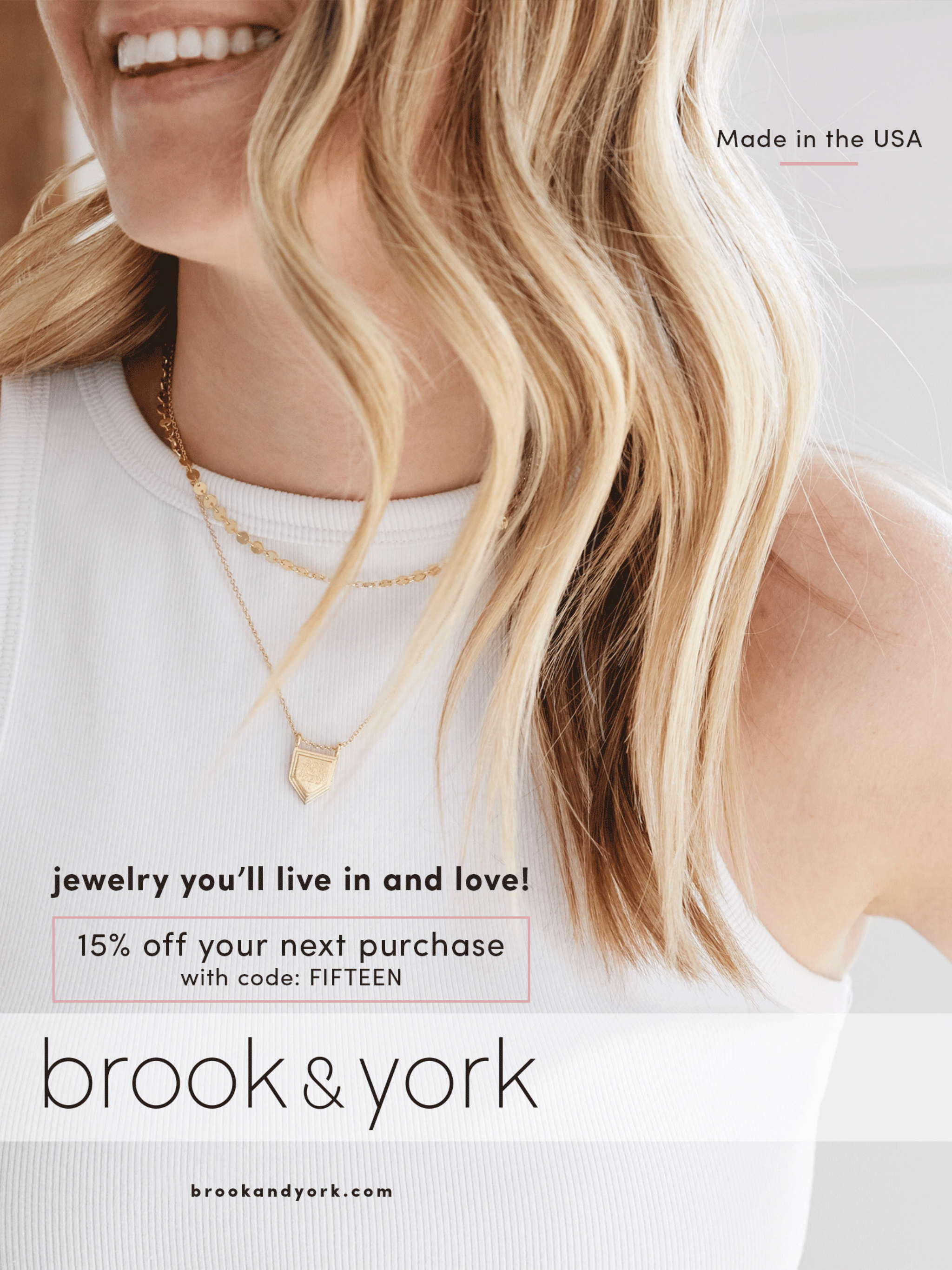
The company's app was also removed from prominent app stores, including the ones operated by Apple and Google, while its website told users that the short-form video platform was no longer available.

## **JAN. 19, 2025**

Shortly after the app went dark for U.S. users, Trump said he would issue an executive order upon taking office to grant TikTok an extension so that it could remain online.

A few hours later, TikTok restored service to users in the United States, saying that Trump had provided "the necessary clarity and assurance to our service providers that they will face no penalties providing TikTok to over 170 million Americans."





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# BANNING CELLPHONES IN SCHOOLS GAINS POPULARITY IN RED AND BLUE STATES

Arkansas' Republican Gov. Sarah Huckabee Sanders and California's Democratic Gov. Gavin Newsom have little in common ideologically, but the two have both been vocal supporters of an idea that's been rapidly gaining bipartisan ground in the states: Students' cellphones need to be banned during the school day.

At least eight states have enacted such bans over the past two years, and proposals are being considered in several more states this year.

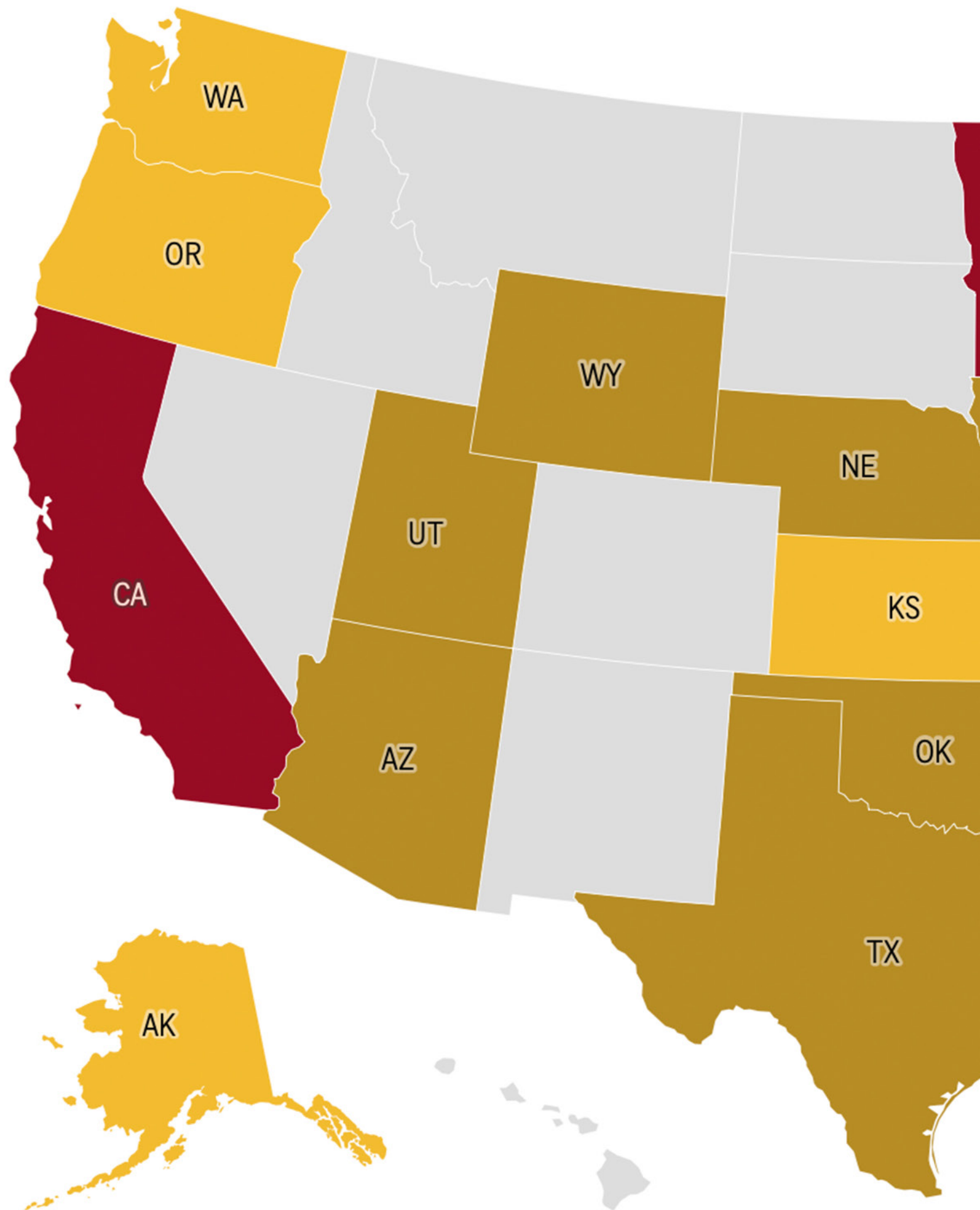
Here is a look at the push by states for such bans.



# Keeping cellphones out of class

Several states have banned smartphones and other distracting considering laws or policies restricting the devices.

■ Statewide ban/restriction ■ Ban proposed ■ Policy recommendation



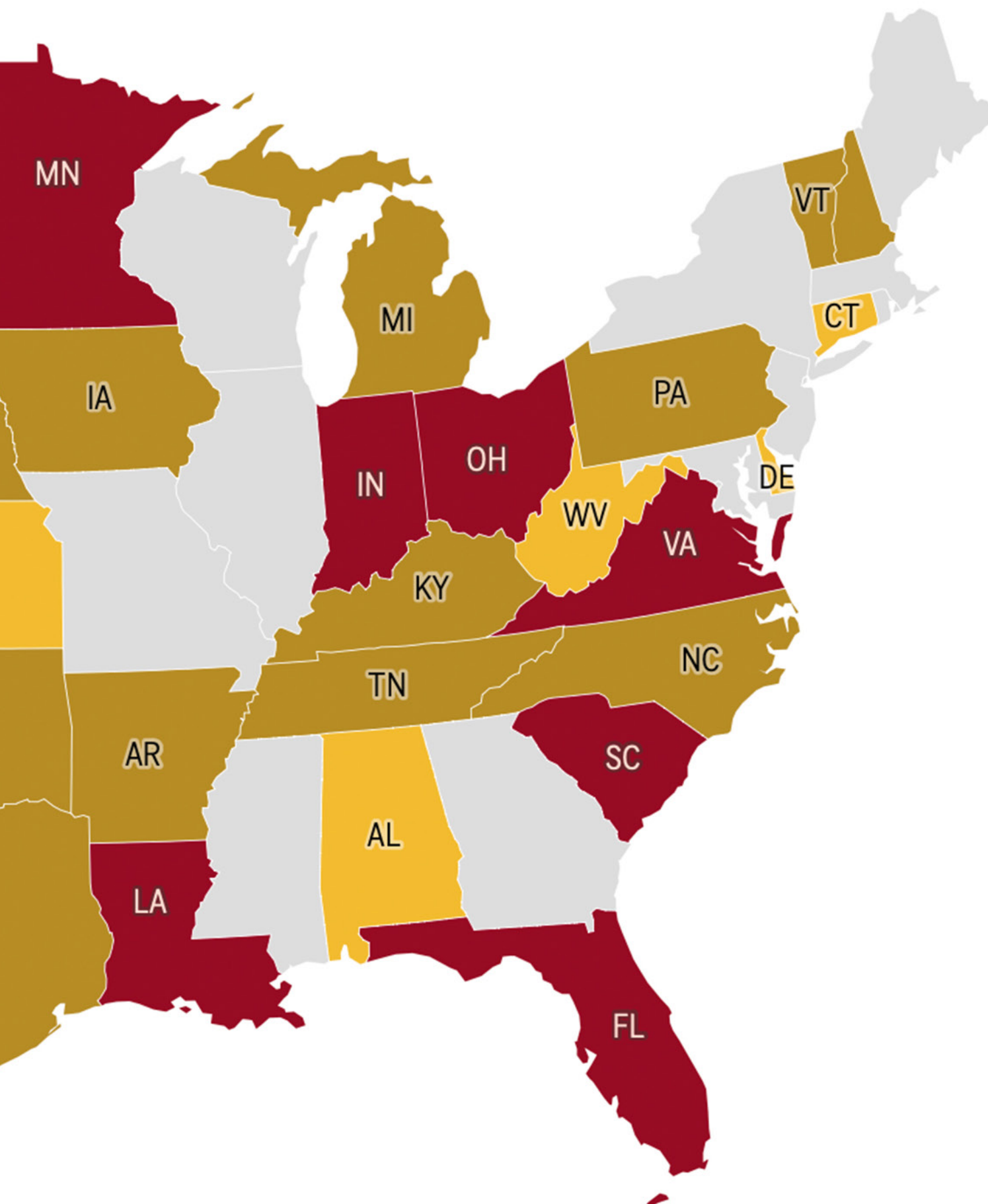
Bans or restrictions at the district or school level are not shown here.

Source: AP reports; KFF



devices from public school classrooms, with many others

n/pilot program





## WHY ARE STATES BANNING CELLPHONES AT SCHOOLS?

The push for cellphone bans has been driven by concerns about the impact screen time has on children's mental health and complaints from teachers that cellphones have become a constant distraction in the classroom.

Surgeon General Dr. Vivek Murthy, who has called on Congress to require warning labels on social media platforms about their effects on young people's lives, has said schools need to provide phone-free times.

Nationally, 77% of U.S. schools say they prohibit cellphones at school for non-academic use, according to the National Center for Education Statistics. But that number is misleading. It does not mean students are following those bans or all those schools are enforcing them.

Kim Whitman, co-founder of the Phone Free Schools Movement, said the issue is catching on because parents and teachers in both red and blue states are struggling with the consequences of kids on mobile devices.

"It doesn't matter if you live in a big city or a rural town, urban or suburban, all children are struggling and need that seven-hour break from the pressures of phones and social media during the school day," she said.











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Image: Thomas Metthe





## WHAT STATES ARE ENACTING BANS?

At least eight states — California, Florida, Indiana, Louisiana, Minnesota, Ohio, South Carolina and Virginia — have enacted measures banning or restricting students' use of cellphones in schools.

The policies range widely. Florida was the first state to crack down on phones in school, passing a 2023 law that requires all public schools to ban cellphone use during class time and block access to social media on district Wi-Fi.

A 2024 California law requires the state's nearly 1,000 school districts to create their own cellphone policies by July 2026.

Several other states haven't banned phones, but have encouraged school districts to enact such restrictions or have provided funding to store phones during the day.

Sanders announced a pilot program last year providing grants to schools that adopt phone-free policies, and more than 100 school districts signed on. Sanders said she now wants to require all districts to ban cell phones during the school day, but the proposal will leave it to the districts on how to craft the policy.

"Teachers know (cellphones are) a huge distraction, but much bigger than that is that it is impacting the mental health of so many of our students," Sanders told reporters.

Other governors recently calling for bans include Kelly Ayotte of New Hampshire, who was sworn in this month, Iowa Gov. Kim Reynolds and Nebraska Gov. Jim Pillen. New York Gov. Kathy Hochul has suggested she'll seek a statewide policy, but has not offered specifics.









## WHAT IS THE OPPOSITION TO THE BANS?

The cellphone bans have faced opposition from some parents who say they need to be able to contact their children directly in case of emergency.

Some parents have pointed to recent school shootings where having access to cellphones was the only way some students were able to communicate with loved ones for what they thought might be the last time.

But supporters of the bans have noted that students' phones could pose additional dangers during an emergency by distracting students or by revealing their location during an active shooter situation.

Parents opposed to the ban have also said they want their children to have access to their phones for other needs, such as coordinating transportation.

Keri Rodrigues, president of the National Parents Union, said she agrees about the dangers of social media on children but that the bans sought by states are taking too broad of an approach. Banning the devices during the school day is not going to solve underlying issues like bullying or the dangers of social media, she said.

"We have not done our job as grown-ups to try to teach our kids the skills they need to actually navigate this technology," she said. "We've just kicked the can down the road and thrown them into the deep end of the pool when they're by themselves after school."





**GOVERNOR  
PROPOSES  
BANNING  
CELLPHONES  
IN SCHOOLS  
THROUGHOUT  
NEW YORK  
STATE STARTING  
NEXT FALL**







Students throughout New York state might have to give up their cellphones during school hours starting next fall under a proposal announced Tuesday by Gov. Kathy Hochul.

The plan, which would require legislators' approval, would take effect next school year and force students to disconnect from their phones and other personal devices while at school, including in class, during lunch and in hallways.

Hochul, a Democrat, has for months hinted at a potential school cellphone ban and said limiting access to smartphones during school would help students focus in class and improve their mental health.

At least eight states have enacted measures banning or restricting cellphones in schools, and several other states have encouraged districts to enact restrictions or provided funding for equipment to store phones. At least three other governors have recently proposed similar school cellphone restrictions.

In New York, schools would have some flexibility over how to implement the proposal, with districts deciding how to store students' devices and other rules, according to the governor's office. Students who need access to devices for medical reasons, to help with learning disabilities or because they don't speak fluent English would be exempt.

Hochul announced the plan as part of her budget proposal for the coming year and said the state would provide \$13.5 million to help schools implement the cellphone bans. It wasn't immediately clear how much support the proposal might have in the Legislature.















New York City, which has the largest school district in the country, was considering a school cellphone ban last year but abandoned the plan due to parents' concerns.

Cellphone restrictions elsewhere have often run into opposition from parents who argue that they need to be able to contact their kids in case of emergencies.



# LEWIS HAMILTON ARRIVES IN MARANELLO FOR HIS 1ST DAY AT FERRARI





















Seven-time Formula 1 champion Lewis Hamilton arrived at Ferrari's headquarters this week to get down to work with his new team.

First up was a short visit to the Fiorano track followed by a meeting with Piero Ferrari and then "a day-long total immersion program," the team said.

"There are some days that you know you'll remember forever and today, my first as a Scuderia Ferrari HP driver, is one of those days," Hamilton said. "I've been lucky enough to have achieved things in my career I never thought possible, but part of me has always held on to that dream of racing in red. I couldn't be happier to realize that dream today."

The 40-year-old Hamilton is expected to drive a 2022 or 2023 Ferrari car over the next few days at Fiorano.

Hamilton announced last year that he was leaving Mercedes for Ferrari.









# 'ONCE IN A LIFETIME' SNOW HITS PARTS OF THE U.S. SOUTH

A winter storm sweeping through the U.S. South on Tuesday was dumping snow at levels millions of residents haven't seen before.

Moisture from the Gulf of Mexico was combining with a low-pressure system and chilly air to drop significant amounts of snow in some spots. That included 10.5 inches near Lafayette, Louisiana by Tuesday afternoon — within striking distance of the state record of 13 inches set in 1960.

The National Weather Service said 7 to 8 inches of snow had been reported in areas between New Orleans and Baton Rouge. New Orleans' old record was 2.7 inches set in 1963. In Texas, the Houston-Galveston area had 2 to 4 inches before midday.



The National Weather Service's Lake Charles, Louisiana, office issued its first-ever blizzard warning Tuesday. The NWS' Mobile office reposted video on X of two people having a snowball fight in Orange Beach, Alabama, just steps from the Gulf of Mexico.

"This is a once-in-a-lifetime event for a lot of these folks down there. For kids that have never had snowball fights ... they're going to have one," said Tom Kines, a meteorologist at the private weather company AccuWeather.

The U.S. Gulf Coast is far better known for its hurricanes — Houston, for example, was rocked by Hurricane Beryl in July — and it's a "fairly rare phenomenon" to see snow in the region, said Bradley Brokamp, meteorologist with the National Weather Service office in Houston. That's a combination seen a little more often in the Northeast, which gets snowy winters and the occasional tropical storm.

In Houston, the Yale Street Grill was virtually the only business open in one inner-city neighborhood. A couple of the restaurant's workers had time to venture outside and build a 3-foot tall snowman complete with carrot nose and scarf.

"I've seen all the storms. I've been through all the hurricanes. So, this has been really fun. I have a 4-year-old daughter at home who I'm ready to get back to so she can play in the snow," said Emma Kratky, a waitress and assistant manager.

It appeared Florida had broken its state snowfall record of 4 inches, set in Milton on March 6, 1954. The National Weather Service's Mobile office said Pensacola had gotten 5 inches.















That office also said Mobile's airport had gotten 6.2 inches, surpassing the old record of 5 inches set Jan. 24, 1881.

Even the double-digit snowfall near Lafayette was well short of the Valentine's Day snowstorm that struck parts of the Gulf Coast in 1895. That storm dumped 19 inches on Houston and 15.4 on Galveston.

## WINTER COLD BLASTS AND CLIMATE CHANGE

A rare winter storm has hit the southern United States bringing widespread snowfall to areas like Louisiana that hadn't seen snow in years.

Meanwhile, cold is blanketing the majority of the continental U.S. thanks to a polar vortex disruption. The Arctic polar vortex is a band of strong winds above the North Pole that usually locks in extremely cold air, but right now is stretching south, allowing bone-chilling air to flow down. For example, parts of south central and southeast Texas are expected to see wind chills as low as 10 to 15 degrees into Wednesday, according to an extreme cold warning from the NWS.

Scientists say these stretching events are becoming more frequent and have been linked to the planet-warming emissions that humans are releasing. Studies report human-caused climate change is raising Arctic temperatures at an alarming rate and decreasing the pressure and temperature differences between cold Arctic air and warmer air underneath it, heightening the chance for polar vortex disruptions.









# TOP 10 TV SHOWS

**MONOPULLENCE!**

*RUPAUL'S DRAG RACE*

**DAVE CHAPPELLE - JANUARY 18, 2025**

*SATURDAY NIGHT LIVE*

**LIFE IS A PROMISE**

*YELLOWSTONE*

**DESIRE IS ALL YOU NEED**

*YELLOWSTONE*

**COUNTING COUP**

*YELLOWSTONE*

**GIVE THE WORLD AWAY**

*YELLOWSTONE*

**THE APOCALYPSE OF CHANGE**

*YELLOWSTONE*

**THREE FIFTY-THREE**

*YELLOWSTONE*

**UNTUCKED - MONOPULLENCE!**

*RUPAUL'S DRAG RACE: UNTUCKED!*

**DRAG QUEENS GOT TALENT - PART 2**

*RUPAUL'S DRAG RACE*





 *Mel Robbins*





# TOP 10 BOOKS

**ONYX STORM**

REBECCA YARROS

**THE LET THEM THEORY**

MEL ROBBINS

**THE BIG EMPTY**

ROBERT CRAIS

**FOURTH WING**

REBECCA YARROS

**BEAUTIFUL UGLY**

ALICE FEENEY

**PRESUMED GUILTY**

SCOTT TUROW

**IRON FLAME**

REBECCA YARROS

**WHAT HAPPENED TO THE BENNETTS**

LISA SCOTTOLINE

**THE TEXAS MURDERS**

JAMES PATTERSON & ANDREW BOURELLE

**THE HOUSE OF MY MOTHER**

SHARI FRANKE









# TOP 10 SONGS

**DADDY'S HOME**

*TOM MACDONALD & ROSEANNE BARR*

**APT.**

*ROSÉ & BRUNO MARS*

**DIE WITH A SMILE**

*LADY GAGA & BRUNO MARS*

**SMILE**

*MORGAN WALLEN*

**Y.M.C.A**

*VILLAGE PEOPLE*

**A BAR SONG (TIPSY)**

*SHABOOZEY*

**MESSY**

*LOLA YOUNG*

**LOSE CONTROL**

*TEDDY SWIMS*

**LOVE SOMEBODY**

*MORGAN WALLEN*

**BIRDS OF A FEATHER**

*BILLIE EILISH*









# TOP 10 ALBUMS

***DEBÍ TIRAR MÁS FOTOS***

*BAD BUNNY*

***SUPERFICIAL***

*HEIDI MONTAG*

***WICKED: THE SOUNDTRACK***

*WICKED MOVIE CAST, CYNTHIA ERIVO & ARIANA GRANDE*

***BALLOONERISM***

*MAC MILLER*

***GNX***

*KENDRICK LAMAR*

***GREATEST***

*JIM CROCE*

***THE RISE AND FALL OF A MIDWEST...***

*CHAPPELL ROAN*

***WINTER HEPTAGON***

*GOT7*

***BEAUTIFULLY BROKEN (PICKIN' UP...)***

*JELLY ROLL*

***COLD BEER & COUNTRY MUSIC***

*ZACH TOP*









# TOP 10 MUSIC VIDEOS

**GOD DID!**  
*SONS OF SUNDAY*

**BALLOONERISM TRAILER**  
*MAC MILLER*

**THE STAR SPANGLED BANNER...**  
*CHRIS STAPLETON*

**THE SOUND OF SILENCE**  
*DISTURBED*

**APT.**  
*ROSÉ & BRUNO MARS*

**FLOWERS**  
*MILEY CYRUS*

**WHATCHU KNO ABOUT ME (FEAT...)**  
*GLO RILLA*

**AMERICAN ROCK 'N ROLL**  
*KID ROCK*

**NOT LIKE US**  
*KENDRICK LAMAR*

**HEART OF A WOMAN**  
*SUMMER WALKER*



# WHAT'S NEXT FOR EVS UNDER PRESIDENT TRUMP?

President Donald Trump signed an executive order promising to eliminate what he incorrectly labels “the electric vehicle mandate” imposed under former President Joe Biden. His order on Monday is consistent with pledges Trump made on the campaign trail to end what he calls a “preposterous” focus on EVs by Biden and other Democrats. The order, along with other steps expected in a second Trump administration, could slow U.S. efforts to address climate change, much of which is caused by burning gasoline and diesel fuel that emit carbon dioxide and other planet-warming greenhouse gases.

Here is a look at Trump’s actions and what happens next.









## WHAT DOES TRUMP'S EXECUTIVE ORDER SAY ABOUT EVS?

Trump's order said he would "eliminate the electric vehicle (EV) mandate" and promote true consumer choice, which is essential for economic growth and innovation, by removing regulatory barriers to motor vehicle access; by ensuring a level regulatory playing field for consumer choice in vehicles." While there is no Biden "mandate" to force the purchase of EVs, the Democratic president's policies were aimed at encouraging Americans to buy them and car companies to shift from gas-powered vehicles to electric cars.

Trump's order, entitled "Unleashing American Energy," also said his administration would terminate "where appropriate, state emissions waivers that function to limit sales of gasoline-powered automobiles; and by considering the elimination of unfair subsidies and other ill-conceived government-imposed market distortions that favor EVs over other technologies and effectively mandate their purchase by individuals, private businesses, and government entities alike by rendering other types of vehicles unaffordable."

Language in the order and others issued by Trump on Monday indicate he is likely to seek to repeal a \$7,500 tax credit for new EV purchases approved by Congress as part of Biden's landmark 2022 climate law, as well as roll back Biden-era Environmental Protection Agency rules to tighten limits on greenhouse gas emissions and other pollution from passenger and commercial vehicles.















Trump has also promised to end a federal exemption that allows California to phase out the sale of gas-powered cars by 2035. The federal waiver is important not only to California but also to more than a dozen other states that follow its nation-leading standards on vehicle emissions.

Trump's order Monday was reminiscent of actions taken during his first term in the White House, when he rolled back tough vehicle emissions standards set under Democratic then-President Barack Obama.

Leading up to the election, Trump became closer with Tesla CEO Elon Musk. The company has the highest market cap of automakers around the globe and leads the EV market, even with increasing competition from other manufacturers. Notably, Trump seemed to temporarily soften his stance on EVs somewhat in recent months. Musk is now heading the president's so-called Department of Government Efficiency.

## **DID TRUMP ADDRESS EV CHARGING?**

In the executive order, Trump also put an immediate pause on billions of dollars in funding allocated for EV charging stations appropriated through the climate law, known as the Inflation Reduction Act and the bipartisan infrastructure law approved in 2021.

Biden had set a goal of creating 500,000 such chargers by 2030. As of late last year, there were 214 operational chargers in 12 states that have been funded through federal laws, with 24,800 projects underway across the country, according to the Federal Highway Administration. A total



of more than 203,000 publicly available charging ports are operating across the U.S., with nearly 1,000 being turned on every week, according to the agency. This is more than double the number available in 2021.

## **WHAT EV-RELATED POLICIES CURRENTLY EXIST?**

While in office, Biden set a goal for half of all new vehicles sold in the U.S. by 2030 to be electric and dedicated funding to EV charging infrastructure through the National Electric Vehicle Infrastructure Formula and the Charging and Fueling Infrastructure Discretionary Grant programs.

Under the former president, the EPA created tailpipe limits to curb planet-warming emissions from passenger vehicles. The final rules are the most ambitious standards of their kind in the nation. Still, automakers could meet the EPA's limits with sales of EVs as low as 30% in 2032, along with more fuel-efficient gasoline-powered vehicles.

Also under Biden, the U.S. National Highway Traffic Safety Administration set standards on fuel-efficiency requirements, which required new vehicles sold in the nation to average about 38 miles per gallon of gasoline in 2031, up from about 29 MPG in 2024.

Both sets of rules inherently incentivized automakers to electrify their lineups for American car buyers.

## **WHERE DO EVS STAND IN THE US?**

Though the pace of EV sales growth in the U.S. slowed last year, EVs accounted for 8.1% of new





GRANTING PARDONS AND COMMUTATION OF SENTENCES FOR CERTAIN  
OFFENSES RELATING TO THE EVENTS AT OR NEAR THE UNITED STATES  
CAPITOL ON JANUARY 6, 2021

BY THE PRESIDENT OF THE UNITED STATES OF AMERICA  
A PROCLAMATION

This proclamation ends a grave national injustice that has  
been perpetrated upon the American people over the last four  
years and begins a process of national reconciliation.

Acting pursuant to the grant of authority in Article II,  
Section 2, of the Constitution of the United States, I do  
hereby:

(a) commute the sentences of the following individuals  
convicted of offenses related to events that occurred at or near  
the United States Capitol on January 6, 2021, to time served as  
of January 20, 2025:

- Stewart Rhodes
- Kelly Meggs
- Kenneth Harrelson
- Thomas Caldwell
- Jessica Watkins
- Roberto Minuta
- Edward Vallejo
- David Moerschel
- Joseph Hackett
- Ethan Nordean
- Joseph Biggs
- Zachary Rehl
- Dominic Pezzola
- Jeremy Bertino

(b) grant a full, complete and unconditional pardon to all  
other individuals convicted of offenses related to events that

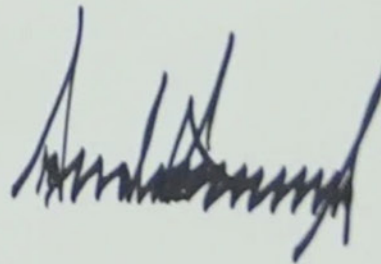
2

occurred at or near the United States Capitol on January 6,  
2021;

The Attorney General shall administer and effectuate the  
immediate issuance of certificates of pardon to all individuals  
described in section (b) above, and shall ensure that all  
individuals convicted of offenses related to events that  
occurred at or near the United States Capitol on January 6,  
2021, who are currently held in prison are released immediately.  
The Bureau of Prisons shall immediately implement all  
instructions from the Department of Justice regarding this  
directive.

I further direct the Attorney General to pursue dismissal  
with prejudice to the government of all pending indictments  
against individuals for their conduct related to the events at  
or near the United States Capitol on January 6, 2021. The  
Bureau of Prisons shall immediately implement all instructions  
from the Department of Justice regarding this directive.

IN WITNESS WHEREOF, I have hereunto set my hand this  
twentieth day of January, in the year of our Lord  
two thousand twenty-five, and of the Independence of the  
United States of America the two hundred and forty-ninth.











vehicle sales, up from 7.9% the year before, according to Motorintelligence.com.

While the cost of EVs has slowly come down as the auto industry scales manufacturing of the vehicles and expensive battery prices improve, they still cost more upfront than traditional gasoline-powered cars.

Even before Monday's order, some automakers have pulled back ambitious plans to go electric. Ford nixed plans for electric three-row SUVs in lieu of making them gas-electric hybrids; General Motors delayed production at an EV battery cell plant.

## WHAT HAPPENS NEXT?

Temporarily, sales of EVs could skyrocket as car-buyers rush to take advantage of existing tax credits encouraging electrified car purchases.

But the order also means the U.S. could have a more challenging time meeting emissions reduction goals in the long run. Light-duty cars and trucks are responsible for more than half of the U.S. greenhouse gases from transportation, and the sector itself is a major contributor to the nation's overall emissions.

Any action to roll back or revise regulations is likely to face legal challenges from environmental groups and others.

"These clean car rollbacks will burden Americans with a Trumpfesta of higher prices, more pollution and weaker competitiveness," said Dan Becker, director of the Center for Biological Diversity's Safe Climate Transport Campaign. "Trump's attacking the biggest single step ever taken to fight climate pollution."



# HOW SCIENTISTS WITH DISABILITIES ARE MAKING RESEARCH LABS AND FIELDWORK MORE ACCESSIBLE



Image: Ryan Sun







A person is sitting on a bench in a forest, looking towards a path. The background is a dense forest with many trees and green foliage. The path is paved and leads into the distance. The person is wearing blue jeans and is sitting on a metal bench. The lighting is soft and natural, suggesting it might be early morning or late afternoon.

The path to Lost Lake was steep and unpaved, lined with sharp rocks and holes.

A group of scientists and students gingerly made their way, using canes or a helping hand to guide them. For those who couldn't make the trek, a drone brought the lake — blue and narrow — into view.

The field trip was designed to illustrate the challenges disabled researchers often face and how barriers can be overcome.

"Just because you can't do it like someone else doesn't mean you can't do it," said Anita Marshall, a University of Florida geologist leading the outing. The group included scientists with sight, hearing and mobility disabilities.

Marshall's organization ran the field trip to the lake along the San Andreas Fault, outside of San Bernardino. Her group — the International Association for Geoscience Diversity — and others are working to improve access to field and lab work so that those with disabilities feel welcome and stay.

Taormina Lepore, a Western Michigan University paleontologist who went on the trip, said scientists tend to value a single, traditional way of getting things done.

At Lost Lake, everyone got a view — even if they couldn't physically get there.

"It's really about empathy, as much as it is about science," said Lepore, who also researches science education.







A close-up photograph of a red garment, possibly a sweatshirt, with white text printed on it. The text is in a bold, sans-serif font and is partially visible, showing the words "THE FU" on the top line and "INCLU" on the bottom line. The red fabric has a visible texture and some creases. The lighting is bright, coming from the top left, creating a strong highlight on the upper left shoulder area and casting soft shadows on the rest of the garment.

THE FU  
INCLU



**TURE IS  
JSIVE**



## MAKING RESEARCH LABS MORE ACCESSIBLE

Disabled people make up about 3% of the science, technology, engineering and math workforce, according to 2021 data from the National Science Foundation.

Scientists with disabilities say that's in part because labs, classrooms and field sites aren't designed to accommodate them. Students and faculty are still told that they can't work in a lab or do research safely, said Mark Leddy, who formerly managed disability-related grants for the National Science Foundation.

The Americans with Disabilities Act, passed in 1990, sets minimum regulations for new buildings and labs, including ramps and wheelchair-accessible walkways.

But modifying older labs can be a complicated and lengthy process.

Alyssa Paparella is working on her doctorate in biology at Baylor College of Medicine and founded an online community for disabled scientists. She said a science building at one of her former schools had no automatic buttons to open doors.

"What is that saying about who you want actually working in the laboratories?" she said. "That's the front door that they're not even able to get in."

Leddy said researchers with disabilities are invaluable because of their life experiences. They have to constantly come up with creative ways to get past barriers in their lives — a problem-solving skill that's indispensable in a lab.







Image: Ryan Sun





Image: Ryan Sun









diversity

equality

inclusion



"If they don't feel welcome, if they don't get access, then how can they contribute that talent?" Leddy said.

Venu Varanasi, a biomaterials engineer at the University of Texas at Arlington who has low vision, prints out signage using high-contrast color combinations and encourages his students to keep floors and counters clutter-free so he can navigate the lab more easily.

He said those modifications also keep accidents to a minimum for non-disabled students.

"When you realize that you have a person with a disability, you have an opportunity, not a problem," he said.

At Purdue University in Indiana, engineering professor Brad Duerstock helped design an accessible biomedical lab years ago with support from the school and a National Institutes of Health grant, removing cabinets under sinks and fume hoods so that wheelchairs can easily pull up.

The cost of making a lab more accessible varies depending on how extensive the changes are, Duerstock said. Some schools set aside money for improvements and science organizations can offer grants.





Image: Ryan Sun







## ACCESSIBILITY IN THE OUTDOORS

On the California geology field trip, the group explored the lake carved into the landscape by the San Andreas Fault, where the grating of two tectonic plates can cause earthquakes.

The group included rock enthusiasts at all different stages of their careers. A handful were students. Others were professors, eager to explore the outdoors in a group they could trust to look after them.

Central Connecticut State University professor Jennifer Piatek, who uses a wheelchair, saw the lake through drone footage and used a pocket lens to examine rocks brought back by other participants.

She said it was nice to be part of a community that anticipated her needs. For example, their bus pulled forward to park at a flatter location to make it easier for her to get off.

You can learn a lot from images and maps, “but really you need to get to the space to be in it,” said Piatek, who studies planetary geology.

Lepore, a neurodivergent person with low vision, scanned rocks using an artificial intelligence app that described their color and shape out loud.

“Nature is not inherently accessible,” she said. “Nature just doesn’t have ramps and the kinds of things that we might wish it had. But there are so many workarounds and ways that we as geoscientists can make things truly open.”

Bushra Hussaini uses tips from the field trips to support interns and volunteers with disabilities at New York’s American Museum of Natural History, where she works.







Image: Ryan Sun



She said the supportive community of geologists is what keeps her coming back. "We learn from each other and we help each other," she said.

Before heading out, Marshall urged the participants to ask for a hand or a shoulder to lean on if needed. She and others from the organization have been leading field trips every year as an offshoot from the Geological Society of America's annual meeting.

As a doctoral student, Marshall would go on field trips with her peers only to wait back in the van, frustrated, because the organizers hadn't thought about how to accommodate her disabilities.

She wants things to be different for the next generation of scientists.

"The whole point of these little day trips is to just plant that seed out there," Marshall said, "that there's another way forward."











Image: Jeff Chiu





# TRUMP, A POPULIST PRESIDENT, IS FLANKED BY TECH BILLIONAIRES AT HIS INAUGURATION

Some of the most exclusive seats at President Donald Trump's inauguration on Monday were reserved for powerful tech CEOs who also happen to be among the world's richest men.

That's a shift from tradition, especially for a president who has characterized himself as a champion of the working class. Seats so close to the president are usually reserved for the president's family, past presidents and other honored guests.



Photos show the tech CEOs mingling with several of Trump's picks for the Cabinet, including Robert F. Kennedy Jr. as health secretary and Marco Rubio as secretary of state.

In one image, Rubio looks on from the background, facing a lineup of tech's wealthiest leaders. Meta CEO Mark Zuckerberg and his wife, Priscilla Chan, stand beside Amazon CEO Jeff Bezos and his fiancée, Lauren Sánchez, along with Google CEO Sundar Pichai and Elon Musk, one of Trump's closest advisers. The world's wealthiest person, Musk also runs Tesla, SpaceX and the social platform X.

Also at the Capitol for the day's events were Apple CEO Tim Cook and TikTok CEO Shou Zi Chew.

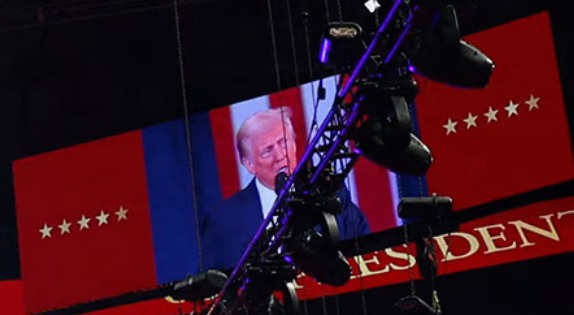
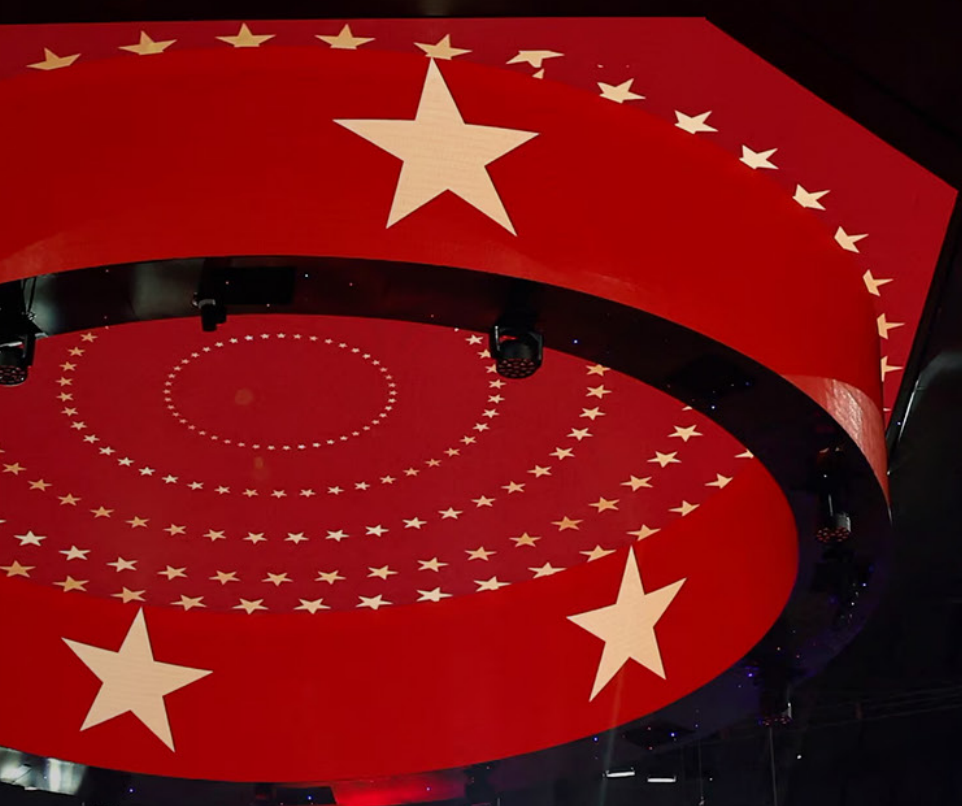
The mega-rich have long had a prominent role in national politics, and several billionaires helped bankroll the campaign of Trump's Democratic opponent, Vice President Kamala Harris. Biden recently gave the Presidential Medal of Freedom to George Soros, a billionaire donor to liberal causes.

But the inaugural display highlights the unusually direct role the world's wealthiest people will likely have in the new administration. In his outgoing address, then-President Joe Biden warned that the U.S. was becoming an oligarchy of tech billionaires wielding dangerous levels of power and influence on the nation.





60<sup>TH</sup> PRESIDENTIAL INAUGURATION



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## ELON MUSK'S PROMINENCE DURING INAUGURATION CEREMONIES STAMPS TECH TITAN'S PLACE IN TRUMP'S ORBIT

Getting humans to Mars has long been an obsession for SpaceX CEO Elon Musk. On Monday, that project got a full endorsement from the newly sworn-in president.

During his inaugural address, President Donald Trump promised he would “pursue our manifest destiny into the stars, launching American astronauts who plant the Stars and Stripes on the planet Mars.”

Musk, standing just a few feet away, grinned widely and pumped his fists in the air.

The moment sharply illustrated the unusual partnership the billionaire tech titan, who has lucrative contracts with the federal government, has established with the incoming president.

The blossoming relationship was on full display throughout the inaugural ceremonies. Musk heaped praise on Trump during a rally shortly after the swearing-in, repeating Trump's promise of a coming “golden age” for the country.

“It is thanks to you that the future of civilization is assured,” Musk told the crowd at Capital One Arena.

On his social media platform X, Musk posted his approval of Trump returning to power for a second term: “The Return of the King.”









Image: Will Oliver





During the inauguration inside the Capitol Rotunda, Musk was seated in a row that included other tech giants, including Google CEO Sundar Pichai and Meta CEO Mark Zuckerberg. All were seated behind Trump's wife, Melania, and children, though Musk was seated closest to Trump.

Shortly after Trump's youngest son, Barron, arrived at his seat in the second row, he turned and shook hands with Musk, who was visible in the televised shot of the podium throughout much of the proceedings. The treatment follows a hearty embrace by Trump of Musk, the Tesla owner and world's wealthiest person.

Musk contributed roughly \$200 million to America PAC, a super political action committee that worked to organize Trump support last fall.

The proximity of so many of the world's wealthiest people to Trump's incoming government led former President Joe Biden to warn of a burgeoning U.S. oligarchy of tech billionaires.

Among the projects Trump has assigned Musk is to work with former Republican presidential candidate Vivek Ramaswamy on an effort known as the Department of Government Efficiency. The mandate of the advisory group, which operates outside the formal government, is to slash federal bureaucracy, regulations and spending, a target Musk set last year at \$2 trillion, roughly the size of the deficit.



Cuts of that scale would likely require targeting entitlement programs such as Social Security and Medicare, as well as laying off hundreds of thousands of federal employees. Though still bullish on the prospect for deep cuts, Musk noted during a public forum earlier this month that the \$2 trillion target might be difficult to achieve.

"I think if you try for \$2 trillion, I think we can get to 1 (trillion)," Musk said during a question-and-answer session on X with pollster Mark Penn.

Since the election, Musk has been a regular visitor to Trump's resort in Palm Beach, Florida, and has been part of calls and meetings with prospects for Cabinet positions and world leaders.

He also is credited with helping scuttle a bipartisan government funding proposal last month, in part by posting false claims on X, where he has over 200 million followers. The platform has largely abandoned guardrails against misinformation and has experienced a surge in conspiracy theories and bogus claims since Musk bought what was then Twitter nearly three years ago. That has raised concerns about how it could be used to manipulate public perception given its owner's ties to the Trump administration.

During his rally speech later at the arena, Musk could hardly contain his enthusiasm.

"Man, I can't wait," he said. "This is going to be fantastic."





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# YOUR MONEY: 5 IDEAS FOR AVOIDING AN OVEREMPHASIS ON SHORT-TERM RESULTS















Recency bias is the tendency to place too much weight on the latest performance trends while giving short shrift to other factors, such as fundamentals, valuation, or long-term market averages.

Market news, by definition, focuses on recent events rather than long-term trends. As a result, recent events are top of mind, easier to remember, and often play an outsized role in investment decision-making.

But there are steps investors can take to guard against these tendencies:

### **BE A STUDENT OF LONG-TERM MARKET HISTORY.**

When I'm thinking about asset-class performance, I like to look at performance over as long a span as possible. The IA SBBI indexes are my go-to source for major asset-class statistics going back to 1926. The academic trio of Elroy Dimson, Paul Marsh, and Mike Staunton have compiled additional data going back to 1901 on about 20 different markets globally. For valuation statistics, Robert Shiller has published data on cyclically adjusted P/Es going back to 1871.

### **REMINDE YOURSELF THAT MARKET TRENDS ARE CYCLICAL**

On a related note, it's helpful to look at performance over rolling periods. For example, US stocks have pulled ahead of international stocks by a wide margin over most of the past 20 years, but non-US stocks dominated the global markets from 2002 through 2007. Similarly, while growth stocks have dominated over most of the period from 2008 through 2023, value stocks



held up better during the low-return period from 2001 through 2008. The market's inherent cyclical nature means that prevailing market trends will eventually reverse, although it's impossible to predict exactly when that might happen.

## **THINK ABOUT PERFORMANCE IN THE CONTEXT OF MACROECONOMIC REGIMES**

For example, the Federal Reserve's zero interest-rate policy prevailed over most of the period from 2009 through early 2022. During this period, repeated interest-rate cuts and successive rounds of quantitative easing set a nearly 15-year expectation of low borrowing costs. This policy created a tailwind for bond performance and helped drive the correlation between stocks and bonds into negative territory. Both of those factors made conditions ideal for bonds as portfolio diversifiers, but that regime came to an abrupt halt when surging inflation forced the Fed to make a series of rapid interest-rate hikes starting in March 2022.

## **THINK ABOUT COUNTERFACTUALS**

One of Warren Buffett's more famous quotes is, "You pay a very high price in the stock market for a cheery consensus." In other words, if almost everyone seems to agree on a certain market outlook, it's probably already built into market price tags. This implies two things. If the consensus turns out to be right, there's less opportunity to profit from future returns, and if it's wrong, there's a greater potential for loss when prices eventually reset to reflect that reality. Whenever I hear market prognostications, I try to question them from a skeptical perspective.



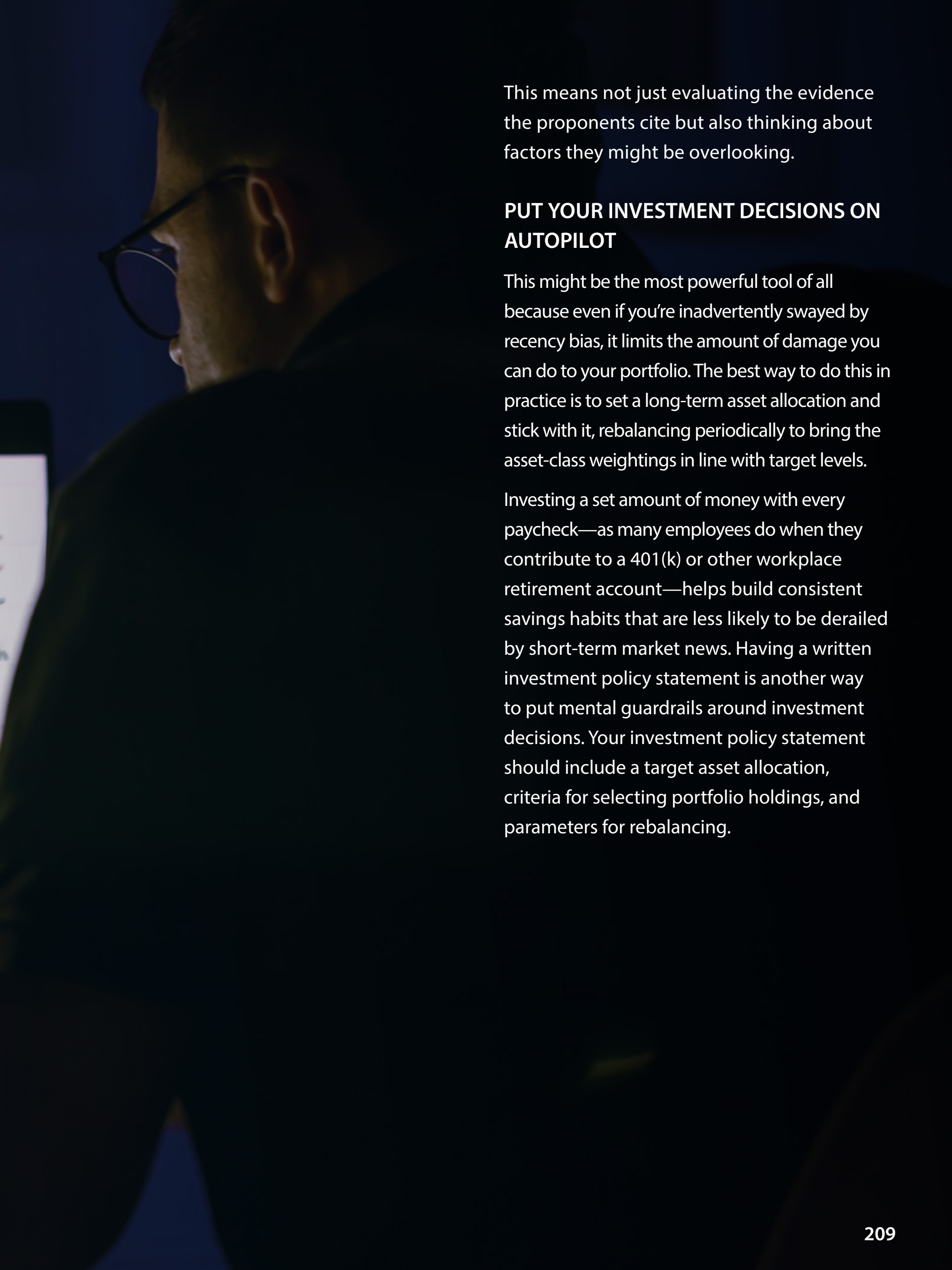










A dark, low-key photograph of a man with glasses, seen from the side, looking towards the left. He is wearing a dark shirt. The background is dark and out of focus, with a hint of a screen or light source on the left.

This means not just evaluating the evidence the proponents cite but also thinking about factors they might be overlooking.

## **PUT YOUR INVESTMENT DECISIONS ON AUTOPILOT**

This might be the most powerful tool of all because even if you're inadvertently swayed by recency bias, it limits the amount of damage you can do to your portfolio. The best way to do this in practice is to set a long-term asset allocation and stick with it, rebalancing periodically to bring the asset-class weightings in line with target levels.

Investing a set amount of money with every paycheck—as many employees do when they contribute to a 401(k) or other workplace retirement account—helps build consistent savings habits that are less likely to be derailed by short-term market news. Having a written investment policy statement is another way to put mental guardrails around investment decisions. Your investment policy statement should include a target asset allocation, criteria for selecting portfolio holdings, and parameters for rebalancing.



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